

Will County Illinois
Consolidated Plan
For Program Years 2020-2024
For the Will County CDBG Urban County
and the Joliet/Will County HOME
Consortium

Executive Summary.....	1
ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)	2
The Process	8
PR-05 Lead & Responsible Agencies - 91.200(b).....	9
PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l)	10
PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)	16
Needs Assessment	17
NA-05 Overview	18
NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)	19
NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)	27
NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)	29
NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2).....	31
NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)	32
NA-35 Public Housing - 91.405, 91.205 (b)	34
NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)	37
NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d).....	41
NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)	44
Housing Market Analysis.....	49
MA-05 Overview	50
MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)	58
MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)	64
MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)	69
MA-25 Public and Assisted Housing - 91.410, 91.210(b)	72
MA-30 Homeless Facilities and Services - 91.410, 91.210(c).....	75
MA-35 Special Needs Facilities and Services - 91.410, 91.210(d).....	78
MA-40 Barriers to Affordable Housing - 91.410, 91.210(e).....	81
MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)	82
MA-50 Needs and Market Analysis Discussion.....	91
MA-60 Broadband Needs of Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2).....	93
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)	96
Strategic Plan	98
SP-05 Overview	99
SP-10 Geographic Priorities - 91.415, 91.215(a)(1).....	101
SP-25 Priority Needs - 91.415, 91.215(a)(2).....	105
SP-30 Influence of Market Conditions - 91.415, 91.215(b).....	110
SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)	112
SP-40 Institutional Delivery Structure - 91.415, 91.215(k)	114
SP-45 Goals - 91.415, 91.215(a)(4).....	117
SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c).....	120
SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h).....	121
SP-60 Homelessness Strategy - 91.415, 91.215(d).....	122
SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)	125
SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)	127
SP-80 Monitoring - 91.230	131

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

Introduction

Will County receives annual grant allocations from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), and the Emergency Solutions Grant (ESG). The overarching purpose of these three programs is to assist low- and moderate-income families and households, which are those that earn less than 80% of the area median income. The funds are used to pursue three goals:

- (1) Provide decent, affordable housing
- (2) Create suitable living environments, and
- (3) Expand economic opportunities.

The County's jurisdiction differs slightly for each program. For CDBG and ESG, Will County includes the entire county except for the City of Joliet, which receives its own CDBG allocation. The Village of Bolingbrook qualifies for its own CDBG allocation but has elected to form a joint agreement that allows the County to act as the administrator for its allocation. Some communities, listed in the table below, have opted not to participate in the CDBG Urban County program. For the HOME program, the County partners with the City of Joliet to form the Joliet-Will County HOME Consortium. While the County serves as the lead entity, the City of Joliet plays an administrative role for HOME-funded projects within the City. The HOME Consortium serves the entire county.

Participating Communities			Opted Out
Beecher	Godley	Peotone	Braceville
Bolingbrook*	Homer Glen	Plainfield Village	Diamond
Braidwood	Joliet*	Rockdale	Lemont
Channahon	Lockport	Romeoville	Orland Park
Coal City	Manhattan	Shorewood	Park Forest
Crest Hill	Minooka	Symerton	Steger
Crete	Mokena	University Park	Tinley Park
Elwood	Monee	Wilmington	Naperville
Frankfort	New Lenox	Woodridge	Aurora

In order to receive the CDBG, HOME, and ESG allocations from HUD, the County must carry out a planning process to identify the scope of housing and community development needs in its jurisdiction and how the available funding can best be used to meet those needs. This document, the County's Consolidated Plan, is the result of that planning process. The period for this plan begins on October 1st, 2020 and ends on September 30th, 2025. This time period covers Program Years 2020 through 2024. The contents of the plan are guided by the federal regulations set forth by HUD in 24 CFR Part 91. The plan includes the following sections:

- **Process**
Outreach is a key component of any planning effort. This section describes the County's efforts to gather input from residents, especially those that may benefit from the plan, and from service providers, non-profits, and other government agencies that work within the areas of affordable housing and community development.
- **Needs Assessment**
The Needs Assessment details the County's levels of need for affordable housing by household type, income level, and race and ethnicity. It also includes a review of the needs of public housing, the homeless population, non-homeless populations that require supportive housing and services, and non-housing community development needs such as public facilities, public services, and infrastructure.
- **Market Analysis**
The Market Analysis reviews the current condition of the local housing market and economy. This information will help the County formulate the types of programs that will be effective given the current market conditions.
- **Strategic Plan**
The Strategic Plan describes how the County will use the resources available to meet the most pressing needs identified through the planning process. It includes a summary of the County's priority needs, an estimate of available funding, a summary of who will be undertaking the actions called for in the plan, and a set of numeric goals the County hopes to accomplish over the course of the five year plan.
- **FY2020 Annual Action Plan**
The first year Annual Action Plan describes the resources available and the planned actions that the County will undertake in the first year of the plan.

Summary of the objectives and outcomes

1. Improve Condition of Housing Stock

The County will use available federal resources to support the improvement of existing housing stock. This may include comprehensive rehabilitation programs or programs targeted to address a specific issue or clientele. This includes but is not limited to emergency repair programs, minor repair, and accessibility improvements for seniors and disabled populations.

2. Create New Affordable Housing

The County will use available federal resources to subsidize the development of new affordable housing units. Eligible projects may include new construction or the acquisition and rehabilitation of existing properties. Housing may be rental or homebuyer. The County will also provide support to tenant-based rental assistance programs with the goal of making existing, market rate rental properties affordable to low- and moderate-income populations.

3. Increase Homeownership

Homeownership is a traditional path for households to build equity and wealth and to invest in their community. The County will use available federal resources to provide down payment and closing cost assistance to income-eligible homebuyers. The County will also support counseling and educational programs to help low- and moderate-income households navigate the homebuying process and prevent foreclosure.

4. Reduce Homelessness

The County will use available federal resources to reduce the levels of homelessness in the community through prevention, re-housing, and support of existing emergency and transitional housing resources. The County will coordinate closely with the Continuum of Care, its member agencies, and other community stakeholders to prevent homelessness when possible and to reduce its impact on families and households when it does occur.

5. Eliminate Blighted Conditions

The County will use available federal resources to demolish and clear blighted structures to eliminate factors that contribute to neighborhood decline and make private investment and redevelopment more feasible.

6. Increase Economic Opportunities

The County will use available resources to programs and projects that create economic opportunity and access to suitable living environments. Funds will be used to help local businesses to respond to the on-going issues arising from COVID-19. Potential projects and programs include small business assistance

programs, microenterprise programs, job training, and other supportive services to assist low- and moderate-income households.

7. Improve Neighborhood Infrastructure and Facilities

The County will use available federal resources to subsidize the rehabilitation or development of neighborhood facilities and infrastructure in order to improve the sustainability of older, low- and moderate-income neighborhoods. Potential projects include streets, sidewalks, flood drainage, water lines, and sanitary sewer improvements. The County will also invest in neighborhood facilities that provide access to crucial services for residents.

8. Improve Public Services

The County will use available federal resources to increase access and availability of crucial social services to low- and moderate-income persons. Eligible public services include those targeted to specific populations, such as homeless, at-risk youth, young families (childcare), seniors, and the disabled. They also include programs aimed at increasing access to economic opportunity, such as job training and supportive services, and improving community health, such as programs that increase access to health care, mental health, and healthy food.

9. Planning, Administration, and Capacity Building

The County will use available federal funds to comply with the planning, administrative, and reporting requirements associated with the HUD grants. This goal includes actions to affirmatively further fair housing, conduct neighborhood planning efforts, and increase capacity of local stakeholders through technical assistance. A portion of funds may be granted to non-profit housing developers actively working on development projects to cover a portion of their operating costs.

10. Advance Fair Housing and Equal Opportunity

This goal includes actions to affirmatively further fair housing and advance equal opportunity. Fair housing activities may include education, outreach, planning, and support for fair housing advocates. The County will support projects to reduce racial disparities in health, education, and other areas that affect quality of life and access to opportunity in high need areas.

Evaluation of past performance

Over the last five years, the County has made significant progress in meeting the goals developed during the last Consolidated Plan. The County made progress on five of its six goals, including:

- Home Buyer Assistance
- Homeless/At-Risk Strategies
- Non-Homeless Persons with Special Needs
- Community Development/Creating Livable Communities
- Public Services

The County did not pursue economic development using the funds made available through the plan.

Summary of citizen participation process and consultation process

To solicit public input during the planning process, the County follows its adopted Citizen Participation Plan (CPP). This includes holding a public hearing to solicit public comment and publication of the draft plan to receive public comment. In 2020, HUD provided waivers in regard to citizen participation due to the COVID-19 pandemic which allowed the County to shorten its public comment period. A summary of opportunities to engage in the planning process is provided below.

On July 24, the County published a public notice announcing the availability of the proposed consolidated plan and annual action plan. The county accepted public comments on the proposed plan from July 24, 2020 through August 13, 2020. The plans were available for review online and in print at the County Land Use Department.

The plans were presented to the Will County Board for consideration at its regularly scheduled board meeting August 20, 2020. A public hearing was provided to allow for additional comments. In accordance with Executive Order 2020-18 issued by Governor Pritzker, meetings during the COVID-19 pandemic are held via videoconference/telephonically.

Summary of public comments

A summary will be provided when complete.

Summary of comments or views not accepted and the reasons for not accepting them

A summary will be provided when complete.

Summary

During the development of this plan, the United States declared a national state of emergency in response to the spread of COVID-19. The response to the virus has included unprecedented levels of quarantine, the closure of schools, businesses, and public institutions. While this planning process is completing, the end of the COVID-19 and its effects on society are still unclear. Inasmuch as this plan seeks to prioritize how available resources will be used, the County recognizes that priorities could very

well shift in drastic fashion due to the on-going issues caused by COVID-19. If priorities, goals, or strategies in this version of the plan are changed, the County will follow its substantial amendment procedures to ensure that the public and community stakeholders have an opportunity to participate in any changes.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

Agency Role	Name	Department/Agency
CDBG Administrator	WILL COUNTY	Community Development Division, Land Use
HOME Administrator	WILL COUNTY	Community Development Division, Land Use
ESG Administrator	WILL COUNTY	Community Development Division, Land Use
HOME Consortium Member	CITY OF JOLIET	Neighborhood Services Division
CDBG Joint Grantee	BOLINGBROOK	Village of Bolingbrook

Table 1 – Responsible Agencies

Narrative

The Community Development Division of the Will County Land Use Department is the lead entity for the Joliet-Will County HOME Consortium, the Urban County CDBG allocation and the ESG allocation. As the lead entity, the Community Development Division is responsible for the development of the Consolidated Plan and the on-going administration of the CDBG, HOME, and ESG programs on behalf of the County. The County administers some programs internally and uses subrecipients and contractors to administer others. The County works closely with financial institutions, contractors, developers, businesses, non-profit agencies, volunteers, the local Continuum of Care, and other governmental units and agencies to effectively administer the funding and carry out the goals and objectives of the Consolidated Plan.

Two communities within the County, the City of Joliet and the Village of Bolingbrook, are entitled to receive funding directly from HUD but choose to jointly administer HUD grants with the County. The City of Joliet administers its own CDBG allocation and plays an administrative role for HOME-funded projects within the City. The Village of Bolingbrook plays an administrative role in CDBG-funded projects within the Village and does not play a role in the administration of the HOME Program.

Consolidated Plan Public Contact Information

Martha Sojka
 Community Development Administrator
 Will County Land Use Department
 58. East Clinton Street, Suite 100
 Joliet, IL 60432
 Email: msojka@willcountylanduse.com

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l)

Introduction

When developing the plan, the County reached out to local service providers and other government agencies to gather information on housing, homeless, and community development needs and to determine how the available federal resources should best be used to meet the County's priority needs.

At this time, the County also sought to build better working relationships with service providers in the spirit of increasing coordination between the County's efforts and those of the service providers. This section summarizes the consultation efforts made by the County and details specific information required by HUD in regard to coordination on homeless efforts.

The County has adopted a Citizen Participation Plan (CPP) that outlines the County's policies and procedures for obtaining public input in the planning and decision-making processes associated with the HUD grants. To view a copy of the County's adopted Citizen Participation Plan, please visit:

<https://www.willcountyillinois.com/County-Offices/Economic-Development/Land-Use/Community-Development/Grant-Programs/Action-Plans-and-Reporting>

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

As part of this year's planning process, the County conducted one on one consultations with a number of local stakeholders, service providers and government agencies. In each consultation, the County gathered information on local needs, current and planned initiatives, and sought ways to leverage available funding to maximize benefits. These discussions provided an opportunity for the service providers and agencies discuss their program offerings, learn about other programs available in the community, and identify common issues and problems. The County used this opportunity to provide limited technical assistance to these agencies and information on the federal programs.

In addition, the County participates in a number of ongoing local and regional coordination efforts throughout the program year. Two relatively new, parallel efforts include the Will County Housing Development Thought Leadership Group (HDTLG) and the Ad-Hoc Modern Housing Solutions Committee of the Will County Board. HDTLG is a collaborative effort involving affordable housing developers, local lenders, Realtors, non-profits, government entities, and other stakeholders to address the lack of affordable housing within the County. The Ad-Hoc Modern Housing Solutions Committee is an effort to formulate and coordinate policy at a county level to address housing issues. The County also works closely with the Will County Continuum of Care (see below).

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The Will County Continuum of Care (CoC) is a collaborative effort of service providers and other stakeholders whose aim is to meet the needs of the homeless and near homeless populations in the area. The CoC covers the whole of the county as well as Kendall and Grundy County.

The County plays a role in the Leadership Committee of the CoC and is heavily involved in the planning and coordination of the homeless strategy. The County is currently working with other funding agencies to develop a strategic plan specifically for the CoC to better guide efforts going forward.

The County consulted directly with a number of CoC members, including the Will County Center for Community Concern, which serves as the lead entity for the CoC. These consultations included identification of priority needs for homeless populations and proposed projects to meet those needs. More affordable rental housing, especially units with access to public transportation and groceries, was cited as a major need. The need to sufficiently address those with mental health issues was also cited as a priority.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS.

As described above, the County sits on the CoC Leadership Committee and is involved in the ongoing collaboration of its member agencies. In coordination with the CoC members, the County adopted policies and procedures that guide the use of the County's ESG allocation, as well as funds received from the state and other sources. The policies and procedures provide a common framework for CoC members to carry out ESG-funded programs and projects, including standards for eligibility, recordkeeping, reporting, and monitoring.

The current standards in place for allocating ESG funds, measuring performance, evaluating outcomes, and other policies and procedures were developed in consultation with the members of the CoC. To ensure participation of homeless and formerly homeless persons in the development of policies and strategies, the CoC formed the Consumer Committee. This committee is comprised of homeless and formerly homeless persons screened by and supported by member agencies. Representatives from the Consumer Committee are included on the Leadership Committee, which is responsible for the allocation of ESG funds received by the County.

It is County policy that each agency receiving ESG funding receives feedback from its beneficiaries regarding performance of the program and potential shifts in policies and procedures to improve the performance of the program. The County will re-evaluate its current standards and practices based on this feedback.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.

Assisted Housing

- Joliet Housing Authority
- Habitat for Humanity
- Cornerstone Services
- Agape Missions
- Community Services Council of Northern Will County (rehab)
- Senior Services Center of Will County (rehab)

Homeless

- Will County Center for Community Concerns (Housing, Homeless, Social Services)
- Catholic Charities
- Morningstar Missions
- Crisis Line of Will County
- Cornerstone Services

Social Services

- Will County Center for Community Concerns (Housing, Homeless, Social Services)
- Spanish Community Center (counseling, children)
- Easter Seals (Children, Disabilities)
- VA Commission (veterans)
- VA Health (veterans)
- Community Services Council of Northern Will County (counseling, housing)
- Agape Missions (HIV/AIDS)
- Senior Services Center of Will County (seniors)
- Cornerstone Services (disabilities)

Business and Civic leaders

- Amita Healthcare
- Illinois Realtors
- Midlands States Bank
- United Way
- Community Foundation of Northern Will County

Other

- South Suburban Land Bank
- Broadband Internet providers
- Will County Emergency Management Agency

Identify any Agency Types not consulted and provide rationale for not consulting.

Not applicable. The County conducted a broad outreach effort.

Other local/regional/state/federal planning efforts considered when preparing the Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Will County CoC	This plan adopts the homeless goals and strategies designated by the Will County CoC
2019 Community Themes and Strengths Assessment	Will County MAPP Collaborative	This report informed the Con Plan's non-housing community needs and priorities.
Will County/Joliet/JHA Fair Housing Plan	Joliet Housing Authority	The fair housing plan forms the basis for the Con Plan's fair housing strategies.
Will County Community Health Status Assessment 2018	Will County MAPP Collaborative	This report informed the Con Plan's non-housing community needs and priorities.
WCCC Community Action Plan	Will County Center for Community Concerns	This report informed the Con Plan's non-housing community needs and priorities.
On to 2050	Chicago Metropolitan Agency for Planning (CMAP)	This plan informed the County's role in the overall region and market.
Will Connects 2040	Will County	The needs and actions described in this long term transportation plan overlaps with the housing and non-housing needs of this Con Plan.
2017 Regional Housing Market Segmentation Analysis	DePaul University IHS	Information was used to inform housing strategies.
Fairmont Plan	Will County Land Use Dept	Information on Fairmont area informed needs and priorities.
Sugar Run Creek Plan	Chicago Metropolitan Agency for Planning (CMAP)	Information on Preston Heights and adjacent areas informed needs and priorities.

Table 2 – Other local / regional / federal planning efforts**Describe cooperation and coordination with other public entities in the implementation of the Consolidated Plan (91.215(I)).**

The County will continue its work with its partner agencies, including the City of Joliet, the Village of Bolingbrook, and the State of Illinois, and the participating communities within the Urban County, to implement the goals and strategies outlined in this Consolidated Plan. The County works with Joliet and Bolingbrook on an on-going basis in the administration of the grants. The County works with the State and adjacent counties indirectly through applications for state funds, such as State ESG received by the CoC. The County will continue to coordinate with participating communities through the County Housing

Thought Leadership Group and the CDBG/HOME Advisory Board. The Advisory Board provides for representation from different areas of the county. Finally, the County will continue to coordinate with the Chicago Metropolitan Agency for Planning (CMAP) to address community and housing needs on a regional basis.

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

Summary of citizen participation process/Efforts made to broaden citizen participation.

To solicit public input during the planning process, the County follows its adopted Citizen Participation Plan (CPP). This includes holding a public hearing to solicit public comment and publication of the draft plan to receive public comment. In 2020, HUD provided waivers in regard to citizen participation due to the COVID-19 pandemic which allowed the County to shorten its public comment period. A summary of opportunities to engage in the planning process is provided below.

Summarize citizen participation process and how it impacted goal-setting.

On July 24, the County published a public notice announcing the availability of the proposed consolidated plan and annual action plan. The county accepted public comments on the proposed plan from July 24, 2020 through August 13, 2020. The plans were available for review online and in print at the County Land Use Department.

The plans were presented to the Will County Board for consideration at its regularly scheduled board meeting August 20, 2020. A public hearing was provided to allow for additional comments. In accordance with Executive Order 2020-18 issued by Governor Pritzker, meetings during the COVID-19 pandemic are held via videoconference/telephonically.

Citizen Participation Outreach

Mode	Audience	Summary of Response and comments
Public Notice	General	See attached.
Public Comment Period	General	See attached.
Public Hearing	General	See attached.

Table 3– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

As part of the planning process, the County conducted an analysis and review of HUD-sponsored data that summarizes housing needs for lower income households. The County also reviewed the needs of homeless populations, and persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents.

CDBG and HOME funds are focused on assisting individuals and households earning less than 80% of the area-median income, based on family size. These income limits are published on a yearly basis by HUD. For reference, the income limits as of July 2020 are included below.

It is important to note that these income limits are significantly higher than other means-tested programs that often rely on poverty or percentage of poverty. Quite often there are stigmas and stereotypes that are incorrectly associated with the beneficiaries of these programs. While the programs can and often do focus on the lowest incomes, such as the homeless and those at risk of homeless, the programs can also help households usually considered “middle class”. For example, a family of four with an annual income of \$70,000 qualifies for assistance under the CDBG and HOME programs.

Income Level	Size of Household							
	1	2	3	4	5	6	7	8
30% AMI	\$19,150	\$21,850	\$24,600	\$27,300	\$29,500	\$31,700	\$33,900	\$36,050
50% AMI	\$31,850	\$36,400	\$40,950	\$45,500	\$49,150	\$52,800	\$56,450	\$60,100
80% AMI	\$51,000	\$58,250	\$65,550	\$72,800	\$78,650	\$84,450	\$90,300	\$96,100

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Demographics	2010	2015	% Change
Population	667,977	688,697	3%
Households	220,135	227,848	4%
Median Income	75,906	83,504	10%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2010 and 2015 ACS 5 Year Estimates

NAME	2018 Population	2018 Households
Beecher	4,382	1,679
Bolingbrook	74,448	22,483
Braidwood	6,284	2,467
Channahon	12,718	4,085
Crest Hill	20,379	6,967
Crete	8,184	3,063
Elwood	2,396	894
Frankfort	18,850	6,067
Homer Glen	24,467	8,292
Joliet	147,957	47,360
Lockport	25,226	8,853
Manhattan	7,813	2,526
Minooka	11,291	3,515
Mokena	20,720	7,144
Monee	5,124	2,126
New Lenox	26,032	8,542
Peotone	4,294	1,514
Plainfield	43,048	12,521
Rockdale	1,932	729
Romeoville	39,702	11,541
Shorewood	17,026	5,816
University Park	7,115	2,584
Wilmington	5,913	2,289
<u>Unincorporated Places</u>		
Fairmont	2,641	820
Frankfort Square	8,638	2,837
Ingalls Park	3,200	1,197
Lakewood Shores	1,381	577
Crystal Lawns	2,086	702
Preston Heights	2,565	863

There a number of new Census Designated Places (CDPs) within the unincorporated areas of Will County. These neighborhoods receive municipal services from a variety of local government agencies, including the County, the townships, and small water and sanitary districts. Collaboration among the different local government agencies is often needed to undertake extensive repairs or upgrades to the neighborhood infrastructure.

New Census Designated Places		
Andres	Lockport Heights	Ridgewood
Arbury Hills	Lorenzo	Ritchie
Bonnie Brae	Marley	Sunnyland
Custer Park	Plum Valley	Willowbrook
Eagle Lake	Rest Haven	Wilton Center
Goodenow		

The County has experienced massive amounts of growth in the past twenty years. From 2000 to 2010, the county was one of the fastest growing areas in the country. As a whole, the county's population grew by 35% from 502,266 to 677,560, an increase of 175,294. Joliet grew by a slightly faster rate (38.8%) while the nation's population increased by 9.7% and State of Illinois grew by only 3.3%.

In 2008, the County's growth was slowed dramatically by the Great Recession. Much of the growth before the recession was fueled by the addition of new single-family housing subdivisions. From 2010 to 2018, the County has only added 11,137 new residents while Joliet add 524 residents. Over the same period, the State of Illinois lost 9,135 residents. Communities that have experienced recent growth include Aurora, Diamond, Lemont, Minooka, and Shorewood. Some neighborhoods have lost population, including Beecher, Elwood, and Ingalls Park.

Over the past two decades, Will County has become more diverse. From 2000 to 2017, growth in the number of Hispanic, African-American, and Asian-American households increased at rates faster than the overall growth rate. The Hispanic population experienced the largest numeric increase of all races and ethnicities by adding 62,049 individuals. The African American population increased by 23,234 individuals (44%). The Asian American population increased by 19,708 (177%). Although the White population increased over the same period of time, it now accounts for a smaller portion of the overall population. The non-Hispanic White population now accounts for 64% of the county population. Hispanics now account for the largest minority population (17%), followed by African-Americans (11%) and Asians (5%). American Indians and Pacific Islanders each accounted for less than one percent of the population, while approximately 10% identified as "Other" race or multiracial¹.

¹ Percentages do not total to 100% as Hispanics are counted separately as an ethnicity as opposed to a racial category (i.e. a person can identify as both Hispanic and African American or Hispanic and Asian).

Number of Households Table

% of HUD-Adjusted Median Family Income (HAMFI)	0-30%	30-50%	50-80%	80-100%	100% +
Total Households	19,483	21,563	35,096	24,608	108,999
Small Family Households	6,657	7,132	14,451	11,554	65,102
Large Family Households	2,071	2,566	5,187	3,655	14,944
Household contains at least one person 62-74 years of age	3,862	4,798	7,570	4,544	19,349
Household contains at least one person age 75 or older	3,208	4,470	4,328	2,271	4,596
Households with one or more children 6 years old or younger	4,195	3,850	7,234	5,175	16,694

Table 5 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Problems (Households with one of the listed needs)

NUMBER OF HOUSEHOLDS	Renter				
	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	Total
Lacking complete plumbing or kitchen	293	390	129	19	831
Severely Overcrowded	105	75	8	54	242
Overcrowded	523	430	477	239	1,669
Severe Cost Burden Only	5,856	2,507	414	0	8,777
Cost Burden Only	1,182	3,291	2,701	890	8,064
Zero/negative Income	836	0	0	0	836

NUMBER OF HOUSEHOLDS	Owner				
	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	Total
Lacking complete plumbing or kitchen	45	93	63	74	275
Severely Overcrowded	0	23	64	48	135
Overcrowded	89	192	480	241	1,002
Severe Cost Burden Only	6,670	5,366	4,773	1,214	18,023
Cost Burden Only	1,147	4,092	9,645	6,086	20,970
Zero/negative Income	903	0	0	0	903

Table 6 – Housing Problems Table

Data Source: 2011-2015 CHAS

Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

NUMBER OF HOUSEHOLDS	Renter				
	0-30%	30-50%	50-80%	80-100%	Total
Having 1 or more of four housing problems	6,777	3,417	1,030	312	11,536
Having none of four housing problems	2,317	4,438	7,071	4,341	18,167
Household has negative income	836	0	0	0	836
NUMBER OF HOUSEHOLDS	Owner				
	0-30%	30-50%	50-80%	80-100%	Total
Having 1 or more of four housing problems	6,800	5,672	5,385	1,574	19,431
Having none of four housing problems	1,828	8,066	21,630	18,341	49,865
Household has negative income	903	0	0	0	903

Table 7 – Housing Problems 2

Data Source: 2011-2015 CHAS

NUMBER OF HOUSEHOLDS	Renter				Owner			
	0-30%	30-50%	50-80%	Total	0-30%	30-50%	50-80%	Total
Small Related	3,561	2,808	1,617	7,986	2,278	3,092	6,499	11,869
Large Related	817	832	480	2,129	1,043	1,228	2,599	4,870
Elderly	1,757	1,331	460	3,548	3,314	3,961	3,439	10,714
Other	1,700	1,503	655	3,858	1,261	1,389	2,048	4,698
Total need by income	7,835	6,474	3,212	17,521	7,896	9,670	14,585	32,151

Table 8 – Cost Burden > 30%

Data Source: 2011-2015 CHAS

NUMBER OF HOUSEHOLDS	Renter				Owner			
	0-30%	30-50%	50-80%	Total	0-30%	30-50%	50-80%	Total
Small Related	2,866	1,182	184	4,232	2,115	2,145	2,348	6,608
Large Related	658	247	45	950	954	646	581	2,181
Elderly	1,424	702	203	2,329	2,507	1,725	1,151	5,383
Other	1,459	634	29	2,122	1,151	911	677	2,739
Total need by income	6,407	2,765	461	9,633	6,727	5,427	4,757	16,911

Table 9 – Cost Burden > 50%

Data Source: 2011-2015 CHAS

NUMBER OF HOUSEHOLDS	Renter					Owner				
	0-30%	30-50%	50-80%	80-100%	Total	0-30%	30-50%	50-80%	80-100%	Total
Single family households	588	440	446	278	1,752	104	102	280	195	681
Multiple, unrelated family households	39	64	54	0	157	4	113	252	99	468
Other, non-family households	0	0	0	15	15	0	0	0	0	0
Total need by income	627	504	500	293	1,924	108	215	532	294	1,149

Table 10 – Crowding Information

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30%	30-50%	50-80%	Total	0-30%	30-50%	50-80%	Total
Households with Children Present	3,524	1,429	229	5,182	3,069	2,791	2,929	8,789

Table 11 – Households with Children²**Describe the number and type of single person households in need of housing assistance.**

In the tables above, single-person households are included in the “Other Households” category. Overall, there are 3,858 income-eligible “Other” renter households and 4,698 income-eligible “Other” owner households with a cost burden. These household types account for 22% of all renter households with a cost burden and 15% of owners with a cost burden.

Extremely-low income renters are those most at risk for housing instability due to income disruption or unexpected debts such as car repair or medical bills. Single person households are at an even higher risk in that there are no other members of the household to generate income. According to the data tables above, there are 1,700 “Other” rental households with a cost burden. There are 1,459 “Other” rental households that have a severe cost burden where more than half of their income is used for housing costs.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Domestic Violence is a pattern of behavior used to establish power and control over another person through fear and intimidation, often including the threat or use of violence. Other terms for domestic violence include battering, relationship abuse, spousal abuse, or family violence. National advocates cite

² Based on family households from table above (large + small; related)

that one in four women will experience domestic violence during their lifetime. According to the most recent Point in Time Homeless count, there were 76 homeless persons who identified themselves as victims of domestic violence. This segment of the homeless population accounted for more than double the severely mentally ill and three times more than those with chronic substance abuse. It is expected that this number is low and there are more victims of domestic violence who were not identified by the count. Statewide, according to the Illinois Coalition Against Domestic Violence, only 10% for victims receive residential services.

What are the most common housing problems?

Of the HUD-defined needs, cost burden is by far the most common housing problem. Households that have incomplete plumbing or incomplete kitchens total 1,073 rental households and 410 owner households. This accounts for about one-half of one percent of the population. Overcrowded conditions, where there are fewer rooms in the unit than members of the household, were more common among renters than owners. According to the HUD CHAS data presented above, there are 1,669 overcrowded renters and 1,002 overcrowded owners. In all, overcrowding occurs in a little more than one percent of housing units.

Cost burdens are much more common. A cost burden occurs when a household pays more than 30% of its income for housing costs and a severe cost burden occurs when a household pays more than 50% of its income for housing costs. Forty percent of all renter households have a cost burden or severe cost burden and 21% of all owners have a cost burden or severe cost burden. While cost burdens are more prevalent among renter households, there are a greater number of cost burdened owner households based on the greater number of owner households. HUD estimates there are 16,841 renter households and 38,993 owner households with a cost burden.

From a broader perspective, the overall condition of aging stock is a common housing problem. Deferred maintenance often goes hand in hand with cost burdened owners as if the owner cannot afford monthly costs, it is doubtful they can afford the cost of repair. Rental units with deferred maintenance are also an issue within older neighborhoods of the County, especially single-family rental units.

Throughout the consultation process, a general lack of affordable housing in good condition was cited as a major concern. A greater supply of affordable housing in general and increased housing assistance resources was deemed a major need for the community.

Are any populations/household types more affected than others by these problems?

As stated above, the sheer number of cost burdened owner households is more than double than the number of cost burdened renters, but the percentage of cost burdened renters is approximately double the percentage of cost burdened owners.

Families account for roughly half of households with housing problems for both renters and owners. Elderly households account for 24% of renters and 32% of owners, while “Other” households account for the remaining 22% of renters and 16% of owners.

Given the prevalence of cost burdens, households with housing problems are dispersed throughout the County and are not limited to specific geographies. There are areas of the County, however, that have a higher prevalence of housing problems compared to other areas. This is discussed in greater depth in the Needs and Market Analysis section. The sections on Disproportionately Greater Need identifies variances in housing problems between different racial and ethnic categories.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Based on the HUD-provided data above, there are 13,134 households earning less than 30% of the area median income that pay more than 50% of their income toward housing. These households are at imminent risk of homelessness as any disruption of income could lead to eviction. An additional 3,226 renter households at higher income levels (between 30 and 80% of area median income) experience a severe cost burden and may be at risk of homelessness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

As described above, at-risk populations include those with severe cost burdens who pay more than 50% of their income toward housing. According to national studies conducted by the United Way on Asset Limited, Income Constrained, Employed (ALICE), at-risk household types includes single adults younger than 65 and people who share a housing unit with non-relatives such as boarders or roommates. Demographic groups that are especially vulnerable to underemployment, unemployment, and lower earning power are more likely to be at-risk of unstable housing situations. These include women, people with low levels of educational attainment, limited-English-speaking immigrants, LGBTQ+ individuals, people living with a disability, and formerly incarcerated people.

Given the increased number of warehouse jobs located within the County, it should be noted that there is an instability associated with this type of employment. A large number of jobs are provided through temporary employment agencies that cannot ensure long term, consistent hours. The impact of the COVID-19 will put additional workers at-risk as well, especially those in hard-hit sectors such as restaurants, retail, and entertainment.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.

In addition to the cost burden issues discussed above, physical conditions of housing stock and lack of access to transportation can indirectly lead housing instability and an increased of homelessness. Deferred maintenance can lead to safety and health conditions where a unit is no longer habitable forcing the household to relocate. In regard to transportation, housing that is not readily accessible to employment opportunities can lead households to incur greater transportation costs. Households that are reliant on their car for commuting to work are at risk of homelessness if expensive car repairs are needed. Households will often choose to repair their car and maintain employment than pay the rent.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As defined by HUD, a disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is 10% or higher than the jurisdiction as a whole. For example, if 80% of low-income Hispanics suffered a cost burden, whereas only 60% of all low-income households within the jurisdiction encountered a cost burden, then low-income Hispanics would be considered to have a disproportionately greater need ($80\% - 60\% > 10\%$).

The following tables provide disproportionate need by income level and type of housing problem. For the purpose of this discussion, the statistics only include households that experience one of the HUD-defined housing problems, including lack of complete kitchen or bathroom, overcrowding, and a housing cost burden greater than 30% of income. These numbers do not include substandard housing due to age and deferred maintenance.

The four HUD-defined housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than one person per room
4. Cost Burden greater than 30%

Discussion

Based on the information in the tables below, the following populations were identified to have disproportionately greater need. It should be noted, however, that the population of the Native American and Pacific Islander populations are very small making it difficult to extrapolate any meaning from the differences in levels of need.

- Extremely-low Income (0-30% AMI): None
- Low Income (30-50% AMI): African American and Hispanic households
- Moderate Income (50-80% AMI) and Middle Income (80-100% AMI): Asian households.

Housing Problems	Housing Problem	No Housing Problem	No Income or other problems	% Housing Problem
0-30% Area Median Income				
Jurisdiction as a whole	15,903	1,797	1,739	82%
White	9,002	1,054	1,143	80%
Black / African American	3,196	435	324	81%
Asian	475	40	135	73%
American Indian, Alaska Native	8	0	15	35%
Pacific Islander	0	0	0	0%
Hispanic	2,985	242	130	89%
30-50% Area Median Income				
Jurisdiction as a whole	16,444	5,124	0	76%
White	9,577	4,095	0	70%
Black / African American	2,800	361	0	89%
Asian	435	90	0	83%
American Indian, Alaska Native	25	32	0	44%
Pacific Islander	0	0	0	0%
Hispanic	3,367	522	0	87%
50-80% Area Median Income				
Jurisdiction as a whole	18,773	16,334	0	53%
White	12,407	11,473	0	52%
Black / African American	2,184	2,049	0	52%
Asian	411	233	0	64%
American Indian, Alaska Native	15	44	0	25%
Pacific Islander	0	20	0	0%
Hispanic	3,449	2,400	0	59%
80-100% Area Median Income				
Jurisdiction as a whole	8,870	15,717	0	36%
White	6,445	11,831	0	35%
Black / African American	762	1,378	0	36%
Asian	346	380	0	48%
American Indian, Alaska Native	0	49	0	0%
Pacific Islander	0	0	0	0%
Hispanic	1,244	1,930	0	39%

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As defined by HUD, a disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is at least 10% higher than found for the category as a whole.

The following tables provide disproportionate need by income level and type of severe housing problem. For the purpose of this discussion, the statistics only include households that experience one of the HUD-defined severe housing problems, including lack of complete kitchen or bathroom, more than 1.5 persons per room, and a housing cost burden greater than 50% of income. These numbers do not include substandard housing due to age and deferred maintenance. The four HUD-defined severe housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than 1.5 persons per room
4. Cost Burden over 50%

Discussion

Based on the information in the tables below, the following populations were identified to have disproportionately greater need. It should be noted, however, that the population of the Native American and Pacific Islander populations are very small making it difficult to extrapolate any meaning from the differences in levels of need.

- Extremely-low Income (0-30% AMI): None
- Low Income (30-50% AMI): Asian, African American, and Native American households
- Moderate Income (50-80% AMI): Asian households
- Middle Income (80-100% AMI): Asian households

Severe Housing Problems	Housing Problem	No Housing Problem	No Income or other problems	% Housing Problem
0-30% Area Median Income				
Jurisdiction as a whole	13,577	4,145	1,739	70%
White	7,745	2,320	1,143	69%
Black / African American	2,660	970	324	67%
Asian	360	155	135	55%
American Indian, Alaska Native	4	4	15	17%
Pacific Islander	0	0	0	0%
Hispanic	2,581	645	130	77%
30-50% Area Median Income				
Jurisdiction as a whole	9,089	12,504	0	42%
White	5,330	8,329	0	39%
Black / African American	1,349	1,814	0	43%
Asian	286	244	0	54%
American Indian, Alaska Native	25	32	0	44%
Pacific Islander	0	0	0	0%
Hispanic	1,947	1,950	0	50%
50-80% Area Median Income				
Jurisdiction as a whole	6,415	28,701	0	18%
White	4,275	19,598	0	18%
Black / African American	639	3,590	0	15%
Asian	177	459	0	28%
American Indian, Alaska Native	0	59	0	0%
Pacific Islander	0	20	0	0%
Hispanic	1,154	4,696	0	20%
80-100% Area Median Income				
Jurisdiction as a whole	1,886	22,682	0	8%
White	1,279	17,016	0	7%
Black / African American	83	2,067	0	4%
Asian	171	554	0	24%
American Indian, Alaska Native	0	49	0	0%
Pacific Islander	0	0	0	0%
Hispanic	318	2,847	0	10%

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Introduction

As defined by HUD, a disproportionately greater housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is at least 10% higher than found for the category as a whole. The following table provides disproportionate need by cost burden. If a household's housing cost, including utilities, is greater than 30% of income, the household has a cost burden, which is one of the HUD-defined housing problems. If housing cost is greater than 50% of income, the household is considered to have a severe cost burden.

Discussion

Based on the information in the table below, no racial or ethnic category has a disproportionately greater need based on cost burden or severe cost burden as no percentage is 10% or greater than the jurisdiction as a whole. However, when looked at together (i.e. cost burden and severe cost burden combined), both African Americans (44%) and Hispanics (45%) have disproportionately greater needs than the jurisdiction as a whole (33%).

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	no income	% Cost Burden	% Severe Cost Burden
Jurisdiction as a whole	139,208	40,102	28,592	1,779	19%	14%
White	108,768	26,602	18,257	1,153	17%	12%
Black / African American	12,318	5,439	4,488	334	24%	20%
Asian	3,848	1,137	818	135	19%	14%
American Indian, Alaska Native	155	23	29	15	10%	13%
Pacific Islander	20	0	0	0	0%	0%
Hispanic	13,081	6,441	4,673	140	26%	19%

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Based on the tables above, both African Americans and Hispanics have needs disproportionately greater than those of the jurisdiction as a whole. When looking across all income levels, African American households (44%) and Hispanic households (45%) are more likely experience a cost burden than the jurisdiction as a whole (33%). Asian American households in the moderate- and middle-income ranges also have disproportionately greater needs compared to the jurisdiction as a whole.

If they have needs not identified above, what are those needs?

As part of the recent fair housing study commissioned by the County, Home Mortgage Disclosure Act (HMDA) information was examined. This data set provides information on the number and types of loans were originated for home purchases and refinancing. The data also includes information on loan denials and loan applications that were started but not finished. The data acts as a snapshot to the availability and use of private market lending for housing. The fair housing study reviewed this data based on protected class status under the Fair Housing Act, including race and ethnicity.

The study found that African Americans were the only group whose loan application denials increased from 2012 to 2017. Denials for White applicants decreased by 38.1 percent and denials for Asian Americans decreased by 31 percent. Loan applications by Asian Americans decreased from 2,836 in 2012 to 1,962 in 2017, or 30.8 percent. Loan applications by Hispanic in Will County increased by 19.6 percent, while loan originations for Hispanic applicants increased by 25.2 percent, and loan denials decreased by 2.1 percent.

In Joliet in 2017, African American households were denied mortgages (22.8 percent of applications) more frequently than White or Asian-American applicants (each 14.7 percent of applications). Hispanic applicants were also denied loans at a high rate, of 20.3 percent of applications. The rate of mortgage denials for African American applications has somewhat decreased in the past five years, from a high of 32.4 percent in 2014. The rate of loan denials peaked for all applicants in 2014 at 20 percent for White applicants, 25.5 percent for Asian-American, and 28 percent for Hispanics.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Among the 152 census tracts within the County, 41 have minority populations that account for more than half of the tract population (i.e. "minority majority"). The range of minority concentration is vast, from 98.5% of the population (Census Tract 8836.05) to 2.6% (Census Tract 8835.22).

Housing patterns are different for the two largest minority populations:

- Hispanics form the majority population in four census tracts, including 8813.02 (88%), 8813.01 (85%), 8821 (77%), and 8818 (52%). These census tracts account for 1.7% of the county's

overall population, but are home to 7.5% of the county's Hispanic population.

- African Americans form the majority population in 8836.05 (93%), 8838.03 (73%), 8836.06 (68%), 8825 (66%), 9801 (65%), 8836.03 (62%), and 8812 (55%). These census tracts account for only 3.3% of the county population, but are home to 20% of the county's African American population.

Discussion

The Chicago Metropolitan Agency for Planning (CMAP), author of the On to 2050 regional plan for the Chicagoland area, has written extensively on the disparities in economic outcomes and opportunity within the region and how differences in opportunity frequently reflect racial lines of demarcation. Minorities, particularly African American and Hispanic households, often experience lower incomes and higher unemployment. Concentrations of minority households that are disadvantaged by low income and relatively high instances of unemployment within specific areas can create cycles of disinvestment. Research has shown that spatial patterns affect the socioeconomic mobility and life chances of various segments of the population, and neighborhoods of origin shape life-long opportunities for socioeconomic advancement. Low-poverty areas have a positive impact on the physical and mental health of residents. Policies that promote racial and economic inclusion and diversity can help break cycles of disinvestment and ensure more equal access for all residents.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

The Housing Authority of Joliet has jurisdiction over public housing within most of Will County. It administers six assisted housing programs, including:

- Public housing developments
- Housing Choice Vouchers (HCV)
- Housing Choice Voucher homeownership program;
- Mixed Income Housing at Liberty Meadow Estates and Water's Edge
- Rental Housing Support program and
- Supportive Living program.

The authority manages 1,000 rental units in its capital inventory which are located in seven developments within the city of Joliet. Approximately two thirds of the rental units are reserved for elderly households. The HCV program provides rent for approximately 1,845 units located throughout Will County. There are 268 Family Unification Program Vouchers and 388 Disabled Vouchers included in that total. The Mixed-Income Housing developments serves low- and moderate-income Joliet residents in two developments: Liberty Meadow and Water's Edge.

Roughly half of the HCV population live in the City of Joliet. The voucher holders are able to secure large units. About half of the vouchers are used for three-bedroom units while another quarter are used for units with four or more bedrooms. In comparison, the non-elderly units within the public housing developments are smaller. Less than 15% of the physical housing stock for non-elderly tenants are units with two or more bedrooms.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							VASH	Family Unification	Disabled *
Units	0	0	973	1,303	41	1,162	0	46	42

Table 12 - Public Housing by Program Type

Data Source: PIC (PIH Information Center)

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	VASH	Family Unification
Avg. Annual Income	0	0	11,877	13,433	17,225	13,465	0	10,386
Avg. length of stay	0	0	4	4	0	5	0	2
Avg. Household size	0	0	1	2	1	3	0	3
# Homeless	0	0	0	0	0	0	0	0
# of Elderly	0	0	303	131	15	114	0	1
# of Disabled Families	0	0	326	319	12	256	0	5
# ADA Requests	0	0	973	1,303	41	1,162	0	46
# of HIV/AIDS	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 13 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race and Ethnicity of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	VASH	Family Unification	Disabled *
White	0	0	257	223	18	156	0	28	19
African American	0	0	707	1,072	23	1,001	0	17	21
Asian	0	0	4	2	0	2	0	0	0
Native American	0	0	5	4	0	2	0	0	2
Pacific Islander	0	0	0	2	0	1	0	1	0
Other	0	0	0	0	0	0	0	0	0
Hispanic	0	0	33	48	2	32	0	12	1
Not Hispanic	0	0	940	1,255	39	1,130	0	34	41

Table 14 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Section 504 Needs Assessment. Describe the needs of public housing tenants and applicants on the waiting list for accessible units.

Section 504 requires that at least five percent of an agency's units meet the standards for accessibility for persons with mobility impairments and at least two percent should be accessible to persons with sensory impairments. As of 2019, 232 handicapped or disabled applicants were on the waiting list for public housing. Of those, 162 were African American, and 60 applicants were White.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

As of 2019, 2,373 applicants were on the waiting list for public housing assistance.

- Sixty three percent of applicants are single person households while families accounted for 36%.
- Seventy three percent qualify as extremely low income.
- Seventy-five percent of the applicants are African American and eighteen percent are White.

How do these needs compare to the housing needs of the population at large?

The housing needs of public housing residents and those utilizing Housing Choice Vouchers are similar to the housing needs of the population at large at the same income levels. The average income of a non-elderly household using a Housing Choice voucher is only \$16,518 while non-elderly households living in the developments owned by the authority is even less (\$10,655). Without the public housing assistance, households at this income level would be severely cost burdened and would need to share potentially overcrowded housing in order to avoid homelessness.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction

As part of the planning process, the County reviewed and analyzed information on the homeless population within its jurisdiction. The main source of homeless information is the Continuum of Care (CoC). This organization is an umbrella group of agencies and service providers that joined together to create a unified approach to serving the homeless needs of Will County, Kendall County, and Grundy County.

This section includes information on the number, type, and nature of homelessness within the CoC's jurisdiction. The Continuum of Care (CoC) undertakes an annual survey of the homeless population called a Point in Time Count (PIT) and is the source of most of the information below. It should be noted that HUD has a specific definition of homelessness and only those that meet this definition are included below. HUD's definition of homeless includes:

- An individual who lacks a fixed, regular, and adequate nighttime residence;
- An individual who has a primary nighttime residence not designed as a regular accommodation, including a car, park, or bus or train station;
- An individual or family living in a homeless shelter, including hotels and motels;
- An individual or family who will imminently lose their housing via eviction and lacks the resources or support networks needed to obtain other permanent housing; and
- Unaccompanied youth and homeless families who have experienced a long-term period without living independently in permanent housing, have experienced persistent instability, and can be expected to continue in such status.

It is surmised by local service providers that there is a large number of families that are missed by the count, but who would normally be considered homeless. For example, families that are temporarily "doubled-up" with friends or family are not considered homeless under HUD's definition. It should also be noted that the CoC is a regional approach that covers all three counties so the data provided below includes an area larger than Will County. Most of the homelessness that occurs within the CoC does occur in Will County. Beneficiaries entering the homeless system reported their last permanent housing from all areas of Will County, including Aurora, Bolingbrook, Mokena, Frankfort, Romeoville, Joliet, and University Park.

In addition to the homeless, the City reviewed information on the near-homeless or at risk of homelessness. The at-risk of becoming homeless population is defined as when an individual or family faces immediate eviction and cannot identify another residence or shelter. This group lives on the edge of homelessness constantly. One minor emergency, an unexpected bill, or even a temporary loss of employment can create a situation in which the mortgage or the rent cannot be paid and eviction or foreclose can occur. It is expected that the adverse effects of the COVID-19 crisis will greatly increase those at-risk of homelessness. Traditionally, this population is divided into six categories.

- domestic violence victims
- at-risk youth
- persons with mental illness
- persons with alcohol and substance abuse problems
- persons with health problems

In 2017, the Will County Continuum of Care counted 743 people identified as literally homeless in need of housing. Of those 743 people, 25% would require high intensity interventions, 52% would need a mid-level intervention such as Rapid Rehousing, and 23% would need only low-level intervention such as move-in assistance. A quarter of those assessed were unsheltered and 6% were chronically homeless (people with a disabling condition that experienced more than 12 months of homelessness).

Service providers identified medical emergency, loss or reduction of employment income, and disability as the three leading causes in the area. Data shows that seven out of ten households utilizing the system are experiencing homelessness for the first time. Approximately 1 in 5 of people who enter homelessness in Will County have employment. The following is based on the CoC's most recent Point in Time Count.

The National Health Care for the Homeless Council reports that poor health is a significant cause of homelessness. Once homeless, new health problems appear and current problems are exacerbated. The combined stress of health problems and housing instability contribute to significant mental health issues. Suicide rates among homeless populations are ten times higher than the general population. Over half of people experiencing homelessness report suicidal thoughts and 68% report psychological distress.

Estimates						
Population	On a given night		Annual			Avg Length of Homelessness
	Unsheltered	Sheltered	Total	Entering	Exiting	
Persons in HH with Adults and Children	0	27	400	0	0	0
Persons in HH with Only Children	0	0		0	0	0
Persons in HH with Only Adults	43	141	750	0	0	0
Chronically Homeless Individuals	8	18		0	0	0
Chronically Homeless Families	0	0		0	0	0
Veterans	0	18		0	0	0
Unaccompanied Youth	2	11		0	0	0
Persons with HIV	0	1		0	0	0

Describe the nature and extent of homelessness by population type, including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Chronically Homeless

HUD has defined chronic homelessness as an individual or family with a disabling condition who has been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years. Disabling conditions include substance use disorder, serious mental illness, developmental disability, post-traumatic stress disorder, cognitive impairments resulting from brain injury, and chronic physical illness or disability.

These individuals and families can have the most difficulty becoming housed and are often the biggest users of community resources, including community health centers, policing, and the courts. By housing and stabilizing these households, a community can greatly reduce the average length of homelessness and result in better housing outcomes for all. However, serving the chronically homeless can use a large portion of limited resources at the expense of rehousing and prevention programs where families can avoid homelessness at a much lower cost.

In the most recent Point in Time count, 18 individuals and no families were identified as chronically homeless. Given the lack of low barrier facilities, it is expected that there are more chronically homeless within the area who were not counted. Service providers also noted a lack of permanent supportive housing which can force households who need service to stay with friends or family and lower the count as well.

Families with Children

In the most recent Point in Time count, 27 families with children were identified as homeless. All of the families were sheltered. However, it is assumed that there is a large homeless or near homeless population within the CoC jurisdiction that is not reflected in the homeless count. According to the Illinois State Board of Education, reports submitted by school districts in Will County recorded a total of 1,694 homeless students. The school districts reporting the highest number of homeless students included Joliet (2 districts totaling 441), Valley View (229), Plainfield (185), and Crete (111). During the consultations with homeless providers, a need for additional outreach to at-risk families and homeless prevention was cited as a need.

Veterans

A total of 18 veterans were identified in the most recent Point in Time count. All of the veterans included in the count were sheltered. The local CoC has a number of resources for veterans, including HUD-VASH vouchers which provide both housing and supportive services.

Unaccompanied Youth

Unaccompanied youth are those who are not accompanied by a parent or guardian. This population includes but is not limited to runaways, children aging out of foster care, pregnant/parenting youth, and LGBTQ. In the most recent Point in Time count, 13 unaccompanied youth were identified, 11 of whom were sheltered. All of those identified were between the ages of 18 and 24.

Race and Ethnicity of Homelessness

Race	Sheltered	Unsheltered
White	100	32
Black or African American	132	8
Asian	1	1
American Indian or Alaska Native	0	1
Pacific Islander	0	0
Ethnicity	Sheltered	Unsheltered
Hispanic	46	3
Not Hispanic	189	40

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Households	Emergency Shelter	Transitional Shelter	Unsheltered	Total
Adults Only	98	43	43	184
Adults and Children	11	16	0	27
Children Only	0	0	0	0
	109	59	43	211
Population Types				
Mentally Ill	19	8	9	36
Chronic Substance Abuse	8	5	8	21
Veterans	7	11	0	18
HIV/AIDS	1	0	0	1
Victims of Domestic Violence	32	41	3	76
Unaccompanied Youth	7	4	2	13
Parenting Youth	0	1	0	1

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

This section provides descriptions and estimates of persons who are not homeless but require supportive housing. This includes the elderly and frail elderly; persons with disabilities (mental, physical, developmental); persons with alcohol or other drug addiction, and persons with HIV/AIDS.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly

For the purpose of this plan, elderly households include those that include a member at least 62 years old. The frail elderly are defined as those persons over 75 years of age who require some assistance in the performance of daily activities, such as cooking, dressing, bathing, household management or eating. According to the 2018 ACS survey, there are 105,656 persons over 62 years of age and 32,586 persons over 75 years of age in Will County. There are also 6,190 households with a frail elderly member. Forty percent of elderly households and 57% of frail elderly households are income-eligible (earning less than 80% of the area median income). Based on the HUD CHAS data presented earlier in the Needs Assessment, approximately 48% of elderly and frail elderly households are also low and moderate income.

Persons with Physical/Developmental Disability

According to the ACS used for this plan, approximately 8% of the population is considered to have a disability. This represents 59,972 persons in the County. This portion of the population is growing. In 2012, the number of persons with disabilities totaled 51,683. Of this population, 8% are under 18, 48% are working age, and 44% are 65 and older. Working age adults may be in need of vocational training to support employment efforts. Elderly persons with disabilities may need supportive services to maintain independent living.

In consultations with local service providers who focus on serving persons with disabilities, home accessibility improvements is in high demand. One service provider cited a need for additional workers in the field and they cannot meet demand because lack of workers. It was also noted that vocational training should allow for more diversity in jobs.

Persons with Physical/Developmental Disability

According to the ACS used for this plan, approximately 8% of the population is considered to have a disability. This represents 59,972 persons in the County. This portion of the population is growing. In 2012, the number of persons with disabilities totaled 51,683. Of this population, 8% are under 18, 48% are working age, and 44% are 65 and older. Working age adults may be in need of vocational training to support employment efforts. Elderly persons with disabilities may need supportive services to maintain independent living.

In consultations with local service providers who focus on serving persons with disabilities, home accessibility improvements is in high demand. One service provider cited a need for additional workers in the field and they cannot meet demand because lack of workers. It was also noted that vocational training should allow for more diversity in jobs.

Persons with Mental Illness, Drug or Alcohol Addiction

While there is not a reliable data source that estimates the number of persons with mental illness within the community, those with untreated severe mental illness often become homeless and are served by the local homeless agencies. Similar to those with mental illness, persons recovering from drug or alcohol addictions require intensive case management in order to return to independent living.

What are the housing and supportive service needs of these populations and how are these needs determined?

The housing and supportive service needs were determined based on consultations with local service providers who cater to special need populations. These organizations include Cornerstone Services, Stepping Stones, Easter Seals, Senior Services of Will County and homeless service providers who work with persons with substance abuse and/or mental health issues. As mental health and substance abuse are contributing factors to homelessness, the consultations with local Continuum of Care members discussed at length the need for additional supportive services. According to one homeless shelter, over half of their clientele had diagnosed or undiagnosed mental health issues and/or substance abuse issues.

There was a number of needs cited for the elderly and persons with disabilities. WCCC indicated a high demand for their ramp and accessibility program. Senior Services of Will County has also expanded its efforts to provide minor repair for seniors in the area. These small improvements to homes allow people to remain in their homes and live independently which is the overwhelming preference for most households. It is expected that demand for these types of programs will continue to grow as the population continues to age.

One service provider saw a need for more group homes. Group homes serve between 6 to 8 people and allow them to live semi-independently within the overall community. Lack of housing for persons suffering from mental health issues is an issue, despite the availability of funding to serve this need.

Transportation for both seniors and persons with disabilities was another commonly cited need.

Discuss the size and characteristics of the population with HIV/AIDS and their families within

the Eligible Metropolitan Statistical Area:

According to the Illinois Department of Public Health, there were 315 cases of HIV diagnosed in Will County from 2012 to 2019. Of those 34 were diagnosed within the first nine months of 2019. In Illinois, during this same period there were 11,712 diagnosed cases of HIV with the majority occurring in Cook County. There have been 122 AIDS cases diagnosed in Will County since 2012 with 11 occurring in 2019. The total persons living with HIV in Will County is 442 while the number living with AIDS is 389.

Agape Missions was consulted in regard to needs of HIV/AIDS population in the County. Agape serves approximately 200 clients annually with the goal of increasing self-sufficiency. Their typical client is a male between 19-32 years old. Opioid use often leads to the AIDS diagnosis.

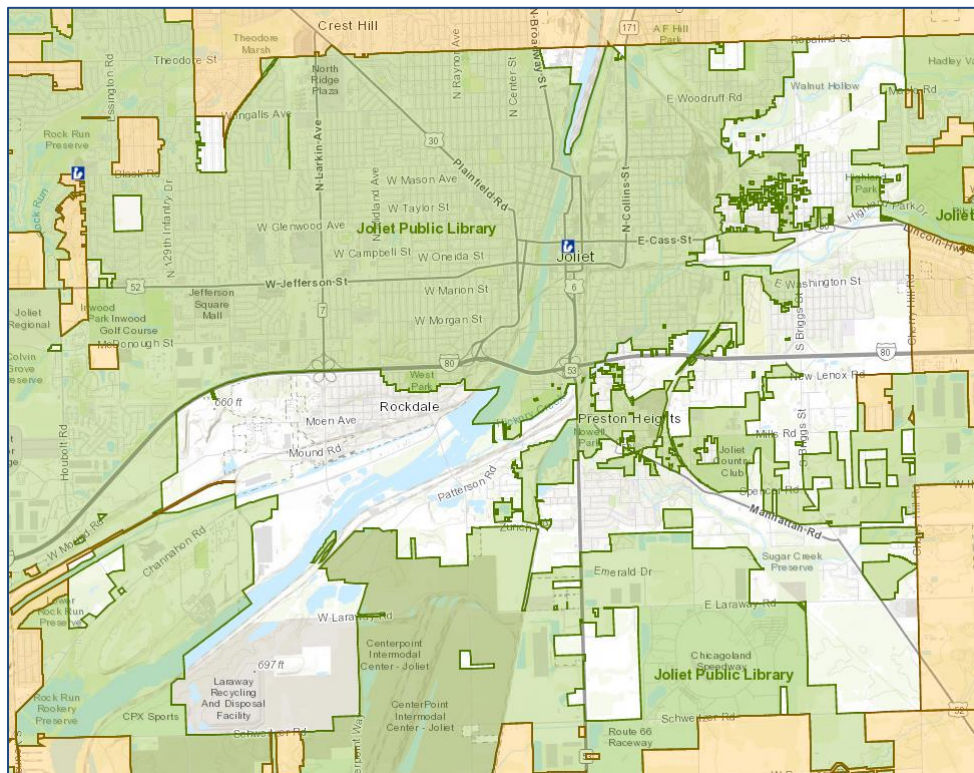
NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities.

CDBG includes a wide variety of projects and facilities under the general category of public facilities. This category includes but is not limited to Neighborhood Centers, Recreational Facilities, Parks, Libraries, Fire Station/Equipment, as well as those dedicated to a specific clientele such as Senior Centers, Handicapped Centers, Homeless Facilities, Youth Centers, and Child Care Centers. While supportive housing and group homes for persons with disabilities is also included in this CDBG eligibility category, those needs are more fully described in the housing and special needs sections of this plan.

The needs for public facilities were primarily determined by consultations with local stakeholders, review of applications submitted to the County for funding, and existing reviews of plans and studies. A number of non-profits involved in the consultation process expressed a need to expand or rehabilitate their facilities to better serve their clients. This includes Easter Seals, Agape, Morningstar Missions, Catholic Charities, Spanish Community Center, Riverwalk Homes, and Cornerstone Services.

Libraries were cited as a need for unincorporated areas in Joliet Township (see map below). In the Sugar Creek neighborhood study, residents expressed a desire to see library services expanded to the community. The Joliet Public Library provides library services to non-residents as a fee-based service. Currently, the Joliet Public Library cannot be expanded to areas outside of the City of Joliet without annexation.



Unincorporated Areas outside of Library districts

A need exists for community facilities that can provide access to healthy foods. This includes community gardens, food pantries, and community kitchens. According to the US Department of Agriculture, Economic Research Service, more than 45% of Will County residents live in census tracts designated as food deserts, more than twice the rate of the State of Illinois. A food desert is defined as a low-income census tract where a substantial number or share of residents has low access to a supermarket or large grocery store. According to the 2018 Health Report, Will County has fewer grocery stores on a per capita basis than Illinois and the United States. While other federal programs are designed to address food insecurity, including SNAP, WIC, and free and reduced school lunches, almost half (46%) of the 34,270 children in Will County who experienced food insecurity are ineligible for assistance based on income.

Describe the jurisdiction's need for Public Improvements:

Under CDBG, public improvements include all types of infrastructure necessary to provide a suitable living environment. These include but are not limited to streets, sidewalks, streetscaping, parking, water/sewer infrastructure, and flood drainage. The needs for public facilities were primarily determined by consultations with local stakeholders, staff, review of applications submitted to the County for funding, and existing reviews of plans and studies.

The unincorporated areas and older participating communities of Will County have a number of infrastructure needs, including access to water/sewer lines, drainage improvements, and street and sidewalk improvements.

There a number of new Census Designated Places (CDPs) within the unincorporated areas of Will County. These neighborhoods receive municipal services from a variety of local government agencies, including the County, the townships, and small water and sanitary districts. Collaboration among the different local government agencies is often needed to undertake extensive repairs or upgrades to the neighborhood infrastructure.

New Census Designated Places		
Andres	Lockport Heights	Ridgewood
Arbury Hills	Lorenzo	Ritchie
Bonnie Brae	Marley	Sunnyland
Custer Park	Plum Valley	Willowbrook
Eagle Lake	Rest Haven	Wilton Center
Goodenow		

Water and Sewer Lines

Water and sewer lines within the communities participating in the Urban County are aging and in need of repair and replacement. Many of the communities experienced development in the post-World War II era and the infrastructure is now dated. Older service lines are subject to breaks, lower pressure, and may not need current standards for fire protection. Older water service lines may also contain lead pipes which needs to be replaced. According to a 2019 data survey collected by the Illinois Environmental

Protection Agency (IEPA), seven percent of service connections in Will County contain lead. Ninety-one percent of these are within Joliet, with the remainder in Beecher (476), Crete (273), Plainfield (182), Lockport (171), Frankfort (150), and Rockdale (54). Wilmington in its application for CDBG funds stated that it expects some of the individual service lines in its project area contain lead piping as well.

According to the Sugar Run Creek area plan, the majority of households in the neighborhood obtain their water from wells in a shallow bedrock aquifer. Many households in Sugar Run Creek receive water from two community wells served by the Southeast Joliet Sanitary District, but well and septic serves approximately half of the study area's households. Groundwater in the area may be at risk due to increased industrial development and quarry expansion in the area. Other areas that rely on private well water may be at risk of low water sources in the near future.

Flood Drainage

The municipalities and the Will County Land Use Department play the primary role and the townships a more minor role in stormwater management in Will County. Municipalities and the County have primary responsibility for stormwater management and administration within their jurisdiction and essentially operate independently of neighboring jurisdictions. For planning purposes, the County comprises of four primary watersheds, including the DuPage River, Des Plaines River, Calumet River, and Kankakee River.

In general, flooding occurs from a number of sources including overbank flooding along streams and rivers and local drainage-related flooding. Drainage-related flooding occurs due to ponding in isolated depressions, high water tables, and inadequate stormwater drainage, including older developments that were constructed on flat topography without effective stormwater drainage systems. Basement flooding can also occur where sanitary sewer systems accept excess stormwater runoff.

Flood drainage and storm sewer improvements are needed in older communities throughout the County. The County commissioned a drainage study for Fairmont in part due to the identification of flooding as an issue in the neighborhood plan. The Village of Peotone identified a drainage issue in a residential area associated with broken drain tiles in a nearby farm along with subsurface runoff.

While development standards have improved over time, the risk of flooding increases when new development results in a transition from native soil cover to impervious surfaces and lawns that are modified, compacted, and positively graded during construction. Jurisdictional issues in unincorporated areas can exacerbate the correction of flood drainage issues.

Street Improvements and Sidewalks

Streets and sidewalks throughout the older neighborhoods in unincorporated sections of the county and within the participating communities are aged and are due for replacement and/or improvement. For example, Crest Hill's recent comprehensive plan cited improving pedestrian safety as an important issue due to a lack of sidewalks in high traffic areas such as Plainfield Road and Larkin Avenue.

The needs for street improvements and sidewalks are especially high within the Sugar Run Creek area, which includes portions of Joliet, Preston Heights, and unincorporated areas. A neighborhood study on

this area found several transportation-related needs. As commercial and industrial use of adjacent areas increase, the need for these improvements will grow. Heavier truck traffic will increase the need for street improvements.

The area is bifurcated by the Chicago Street / Illinois Route 53 corridor. This corridor and Layaway Road are heavily trafficked by a steady stream of large trucks going and coming from nearby warehouse facilities. The neighborhood study identified several strategies for creating an environment that better balanced the needs of the area residents with the traffic patterns. These included better screening, landscaping, and signage. The study also proposed new sidewalks, improved crossings, intersection alignments, and strategic access management to make Route 53 less of a barrier to both vehicles and pedestrians. There is a strategic opportunity to connect two regional trails through the area. This would provide greater recreational opportunity for the neighborhood and create a greater connection to adjacent residential areas. Residents also cited a need to better access nearby parks.

Describe the jurisdiction's need for Public Services.

Under CDBG, public services include all types of programs and projects aimed at providing access to a suitable living environment, safe and affordable housing, and greater economic opportunities, with the understanding that the services primarily benefit persons of low- and moderate income. This includes but is not limited to programs for youth, senior, employment, crime prevention, childcare, health, drug abuse, education, fair housing counseling, and recreation. Some public service needs, including those related to homelessness and special needs populations, are discussed in their respective sections of the plan. The needs for public services were primarily determined by consultations with local stakeholders and service providers. The most pressing needs for social services focused on creating a better living environment and providing greater access to economic opportunity.

Access to healthy food is a major component of a sustainable living environment. Increased access to healthy foods would help lower the prevalence of obesity, high blood pressure, and diabetes within low-income areas. As described above, there is a need for community gardens and food pantries. Public services, such as training in sustainable local food production, would also serve to meet this need.

Job training and access to job training through better transportation was commonly cited as a priority need. According to ACS census data, the vast majority of people (83.3%) drive a personal vehicle to work and another 6.7% of workers carpool. Only 4.1% of workers over the age of 16 use public transportation to commute to work. Limited bus routes, especially for second and third shift workers, are inadequate. Many communities in Will County have limited or no access to public transit, and households in the southern region have extremely limited access. Service providers cited a common need/request for assistance is to fix private vehicles.

Will County does have some public transportation, including passenger rail service to the Chicago area, and public buses. Pace Bus offers fixed route bus transportation, Dial A Ride for seniors and persons with disabilities, ADA Paratransit, and Call N Ride for the general public is available in west Joliet.

Other supportive services that can help persons access and maintain employment were also identified as a need. These include:

- job training, possibly in connection with Workforce Services, local community colleges, universities, and union organizations in the area;
- job training specifically focused on local food production;
- tutoring, mentoring and internship opportunities for young adults;
- affordable childcare and afterschool programming to help working parents,
- expungement services for those exiting the correctional system who need assistance overcoming housing and employment barriers.

Housing counseling, down payment assistance, and credit counseling were also cited as needs. With new HUD requirements for housing counselors, there is a need to build capacity and ensure those providing counseling are able to meet the certification requirements. This includes legal support for tenants to advocate for better living conditions in rental units or possibly tenant-landlord mediation. This was a need specifically cited for Spanish speakers who may not fully understand their rights.

Catholic Charities cited a need for access to basic needs and case management for families at risk of homelessness. According to their assessment, there is a lack of homeless prevention and emergency services outside the city of Joliet.

WCCCC conducted focus groups with the Homeless, Seniors, Youth with Disabilities, and Parents of Children. These groups were asked what their greatest challenges were in achieving self-sufficiency. The top five challenges were job training, transportation, childcare, literacy, and medical care. The Focus Groups were asked if there are sufficient opportunities for daytime childcare. The overwhelming response indicated that there are insufficient opportunities in Will County for daytime childcare opportunities.

Adequate access to health care for uninsured and underinsured families and households was also cited as a need. This includes access to mental health services, when necessary. Poor health can be the cause or the result of unemployment and housing instability.

Housing Market Analysis

MA-05 Overview

Will County is the fourth-largest county in the state of Illinois located south and southwest of Chicago. Over the last thirty years, the county has almost doubled its population, growing from 359,459 in 1990 to 688,697 in 2018. From 2000 to 2010, the county was one of the fastest growing areas in the country. As a whole, the county's population grew by 35% from 502,266 to 677,560, an increase of 175,294. Joliet grew by a slightly faster rate (38.8%) while the nation's population increased by 9.7% and State of Illinois grew by only 3.3%.

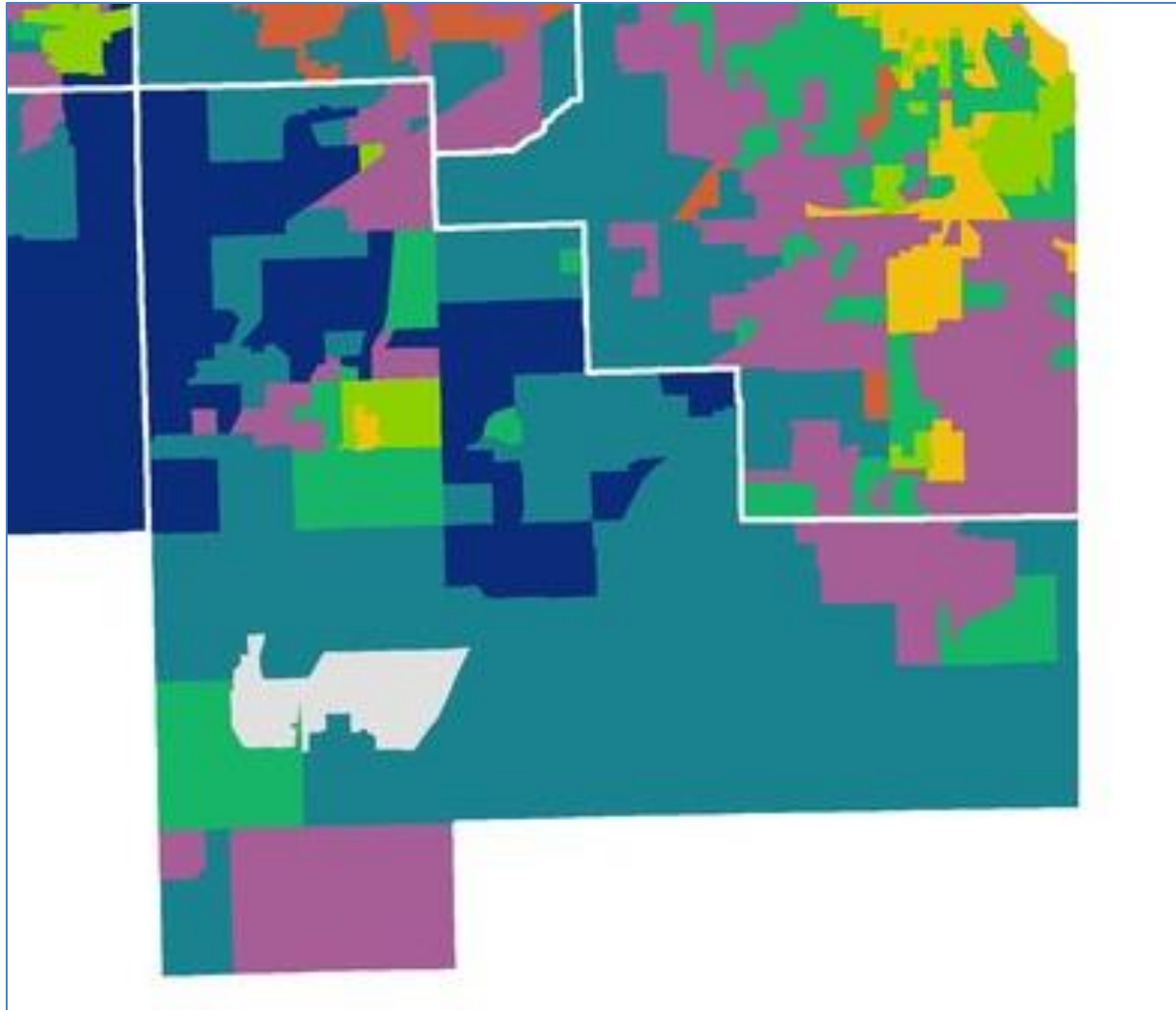
In 2008, the County's growth was slowed dramatically by the Great Recession. Much of the growth before the recession was fueled by the addition of new single-family housing subdivisions. From 2010 to 2018, the County has only added 11,137 new residents while Joliet add 524 residents. Over the same period, the State of Illinois lost 9,135 residents.

Today, Will County contains a diverse range of neighborhoods and communities. The northern half of the county is mostly suburban. The southern and eastern portions of the county is more agricultural. The central portion of the county is occupied by Joliet, the largest city in the county and the fourth largest city in the state.

DePaul University created a regional housing market analysis for the Chicago metro region. In order to describe the market characteristics, the study defined eight distinct market segments based on housing stock and affordability, housing market activity, resident demographics, and socioeconomic indicators. Clusters were most strongly differentiated by age of housing, household income, population growth, and economic hardship indicators such as unemployment and foreclosure. The market segments help tell the story of the growth of the region, outward from the core of Chicago and the larger cities such as Joliet. Fifty-seven percent of the county is classified as Submarket 8: Suburban 1980-2000. The remainder of the county is a mix of all but two of the submarkets. No areas in the county were considered to fall in submarket 3 (High Density Urban – High Income) or submarket 6 (High Cost Suburban).

Will County Share of Submarkets

- Submarket 1: High Density Urban – Low Income: Less than 1%
- Submarket 2: High Density Urban – Low Mod Income: 1%
- Submarket 3: High Density Urban – High Income: 0%
- Submarket 4: Suburban Post-war: 9%
- Submarket 5: Suburban 1960-80: 15%
- Submarket 6: High Cost Suburban: 0%
- Submarket 7: High population growth, newest housing stock: 18%
- Submarket 8: Suburban 1980-2000: 57%

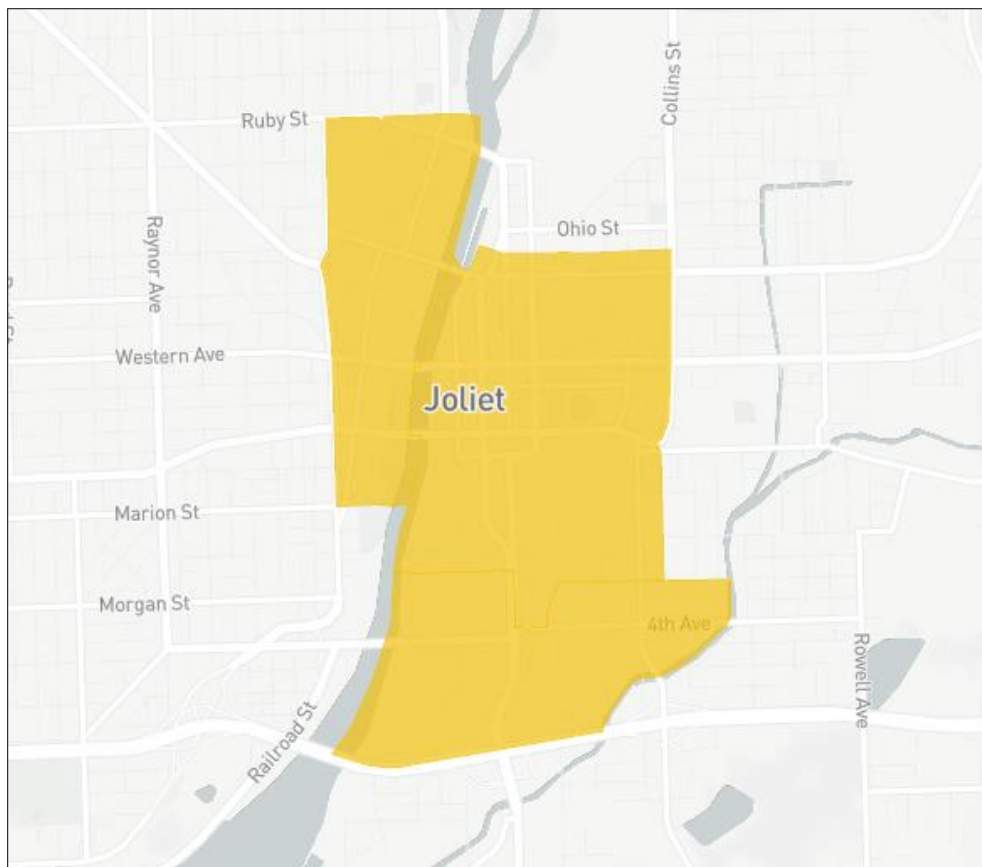


- | | |
|---|---|
| 1 Higher density urban, high foreclosure and vacancy, low income | 5 Suburban 1960-79 housing stock, moderate but declining incomes, lower cost stock |
| 2 Higher density urban, large households, high foreclosure/moderate vacancy, low/moderate income | 6 High cost suburban housing stock, low density, high income, aging |
| 3 Higher density urban, high income, young, high home prices and rents | 7 High population growth, newest housing stock |
| 4 Suburban post-war housing stock, moderate and middle income, lower cost stock | 8 Suburban 1980-99 housing stock, high/middle income, suburban, aging |

Submarket 1: Higher Density Urban – Low Income

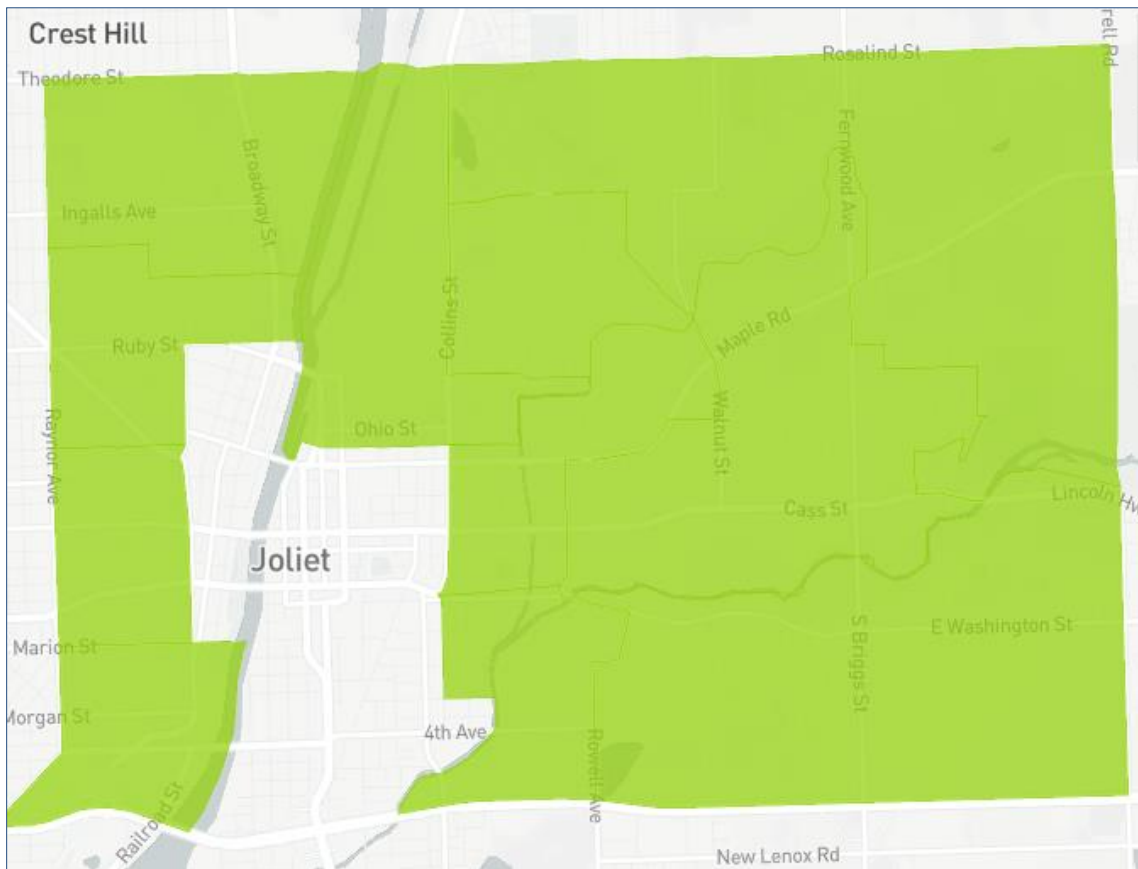
Submarket 1 consists primarily of urban areas concentrated on the south and west sides of the City of Chicago, but also includes parts of Waukegan, Joliet, and south suburban Cook County. These communities are medium density with many 2–4 flats built before 1940. High rates of vacancy, foreclosures, and distressed sales in Submarket 1 may undercut the quality of existing homes. Significant population loss in Submarket 1 communities is likely both a cause and an effect of local levels of property distress. Nonetheless, Submarket 1 has good access to the regional transportation network, which helps keep transportation costs low.

Despite low housing values and costs, declining incomes among Submarket 1 households have led to increased rates of cost burden. Educational attainment levels are low, and households in this submarket are lower income with the largest income declines of any of the submarkets. The submarket has experienced high unemployment, which has increased over time. Communities in this submarket are also aging, now with a greater share of older adults and fewer children under 15.



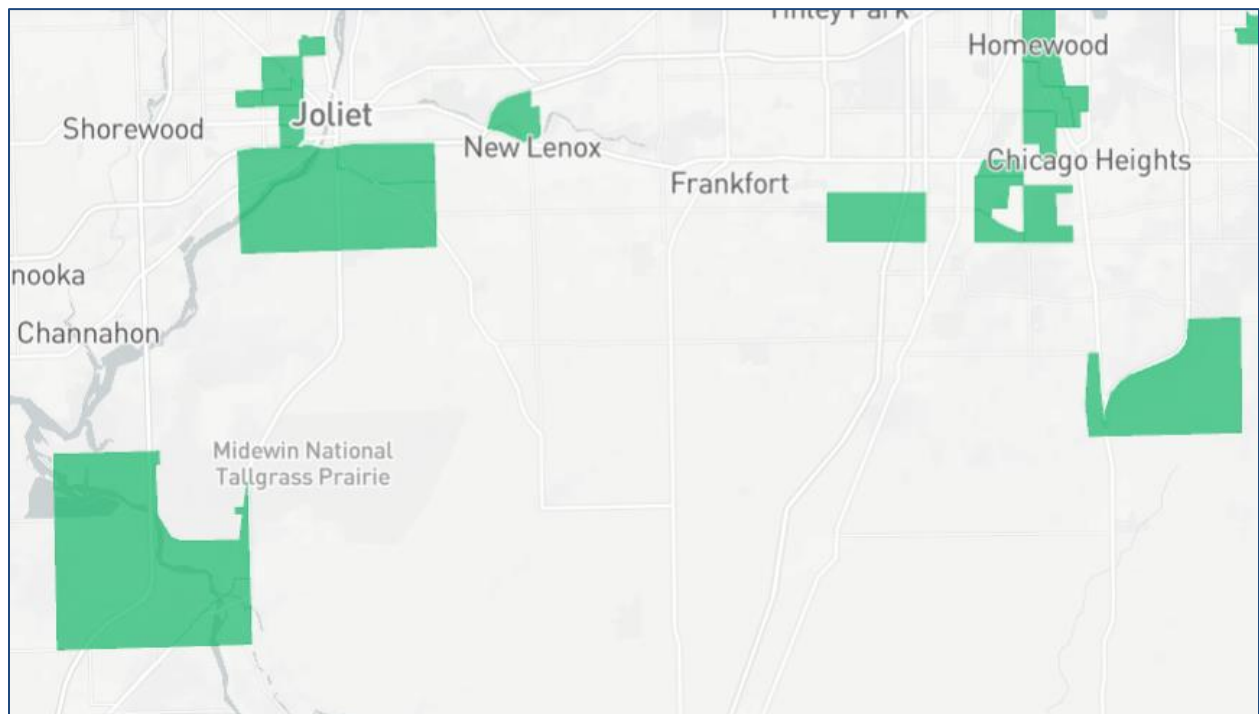
Submarket 2: High Density Urban – Low Mod Income

Declining incomes likely influence the high and increasing levels of cost burden. Low transportation costs moderate concerns about high levels of cost burden. Many households rent, but comparatively fewer live in subsidized units than in submarket 1. The submarket has higher levels of foreclosure activity, but moderate levels of vacancy. Mortgage investment is low but cash sales are high, which when combined with the high foreclosure rates and low vacancy rates, points to the transitioning of homes from owners to renters. The larger households in submarket 2 frequently have children under the age of 15.



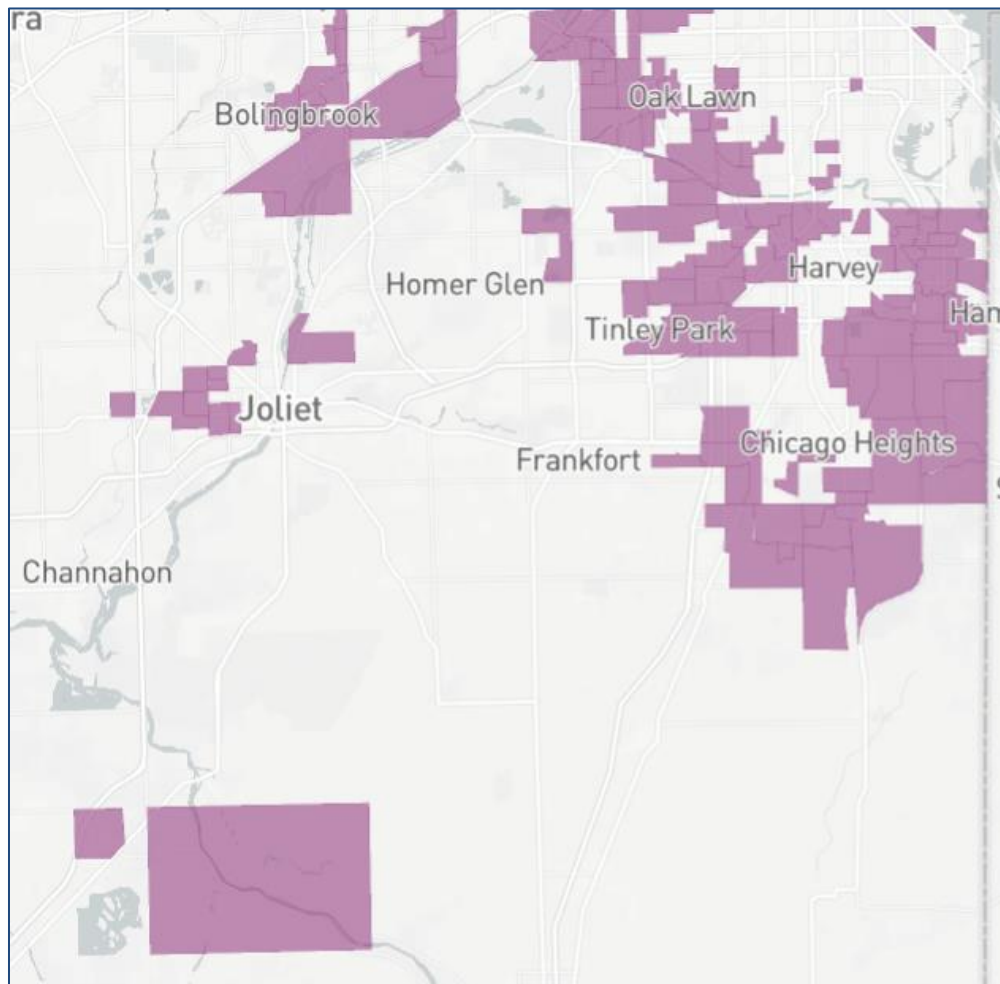
Submarket 4: Suburban Post-war

Submarket 4 is comprised of low-density neighborhoods built between World War II and 1959. Housing is mostly owner-occupied, and very little housing is subsidized for low- and moderate-income families. Despite some foreclosures and distressed sales, the private market continues to function, with moderate levels of mortgage lending. The middle-income households that live in these areas struggle with increasing cost burden, due, in part, to higher transportation costs and declining incomes. The submarket has a moderate number of children and a growing older population (60+).



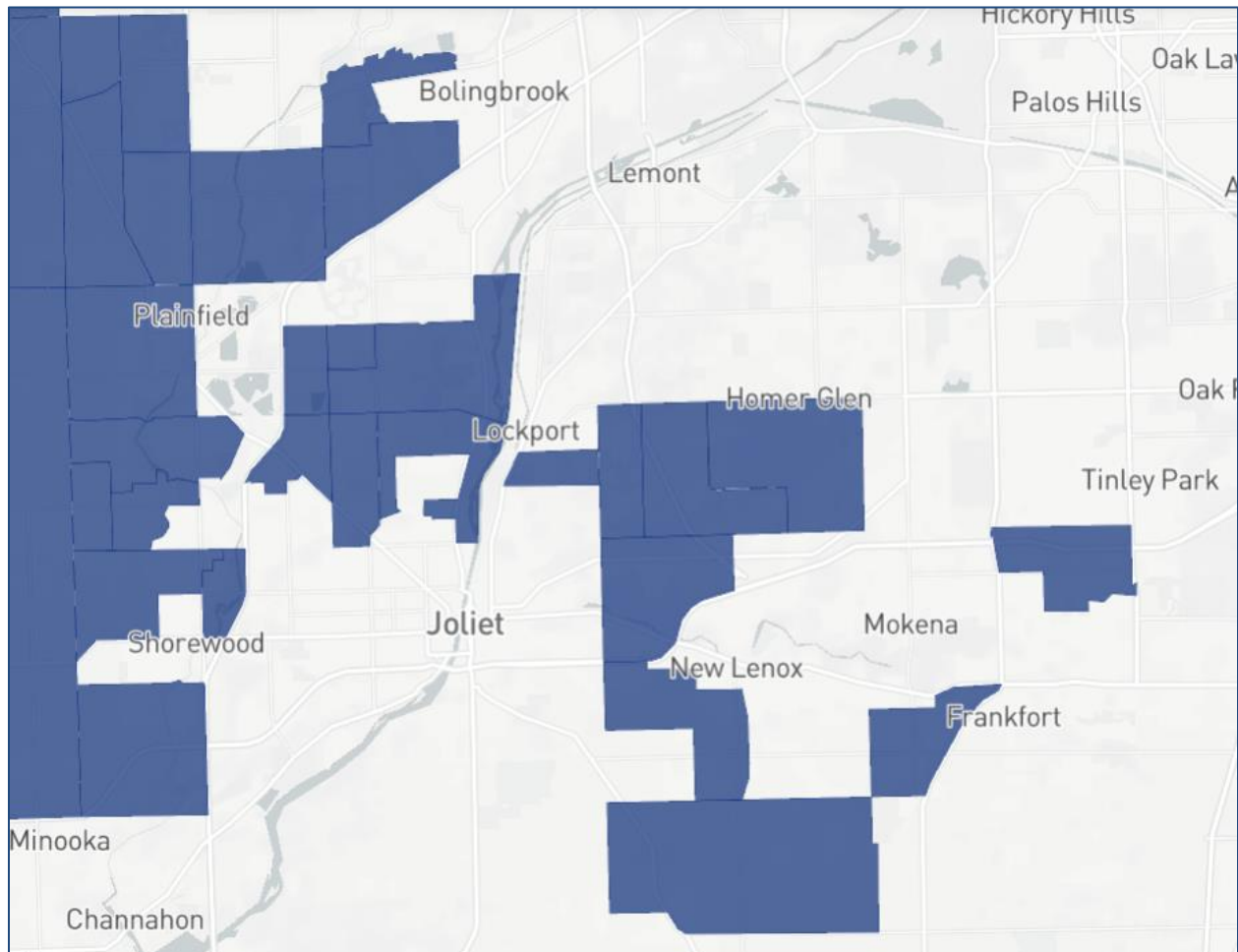
Submarket 5: Suburban 1960-79

Submarket 5 is a predominantly suburban cluster with many similarities to Submarket 4, except that its housing stock is less dense and slightly newer (built between 1960 and 1979). This submarket has seen fairly substantial increases in housing cost burden, due to considerable declines in income and high transportation costs. Despite being largely owner occupied, there are high levels of renters and subsidized housing relative to other suburban submarkets. The submarket's moderate levels of foreclosure activity and moderate to high levels of distressed and cash sales illustrate weak investment and market conditions. Submarket 5 is the only submarket with declining home prices. In regard to demographic and socioeconomic characteristics, this submarket primarily consists of moderate-income households with lower levels of educational attainment. It can be characterized as a family area with a moderate share of children.



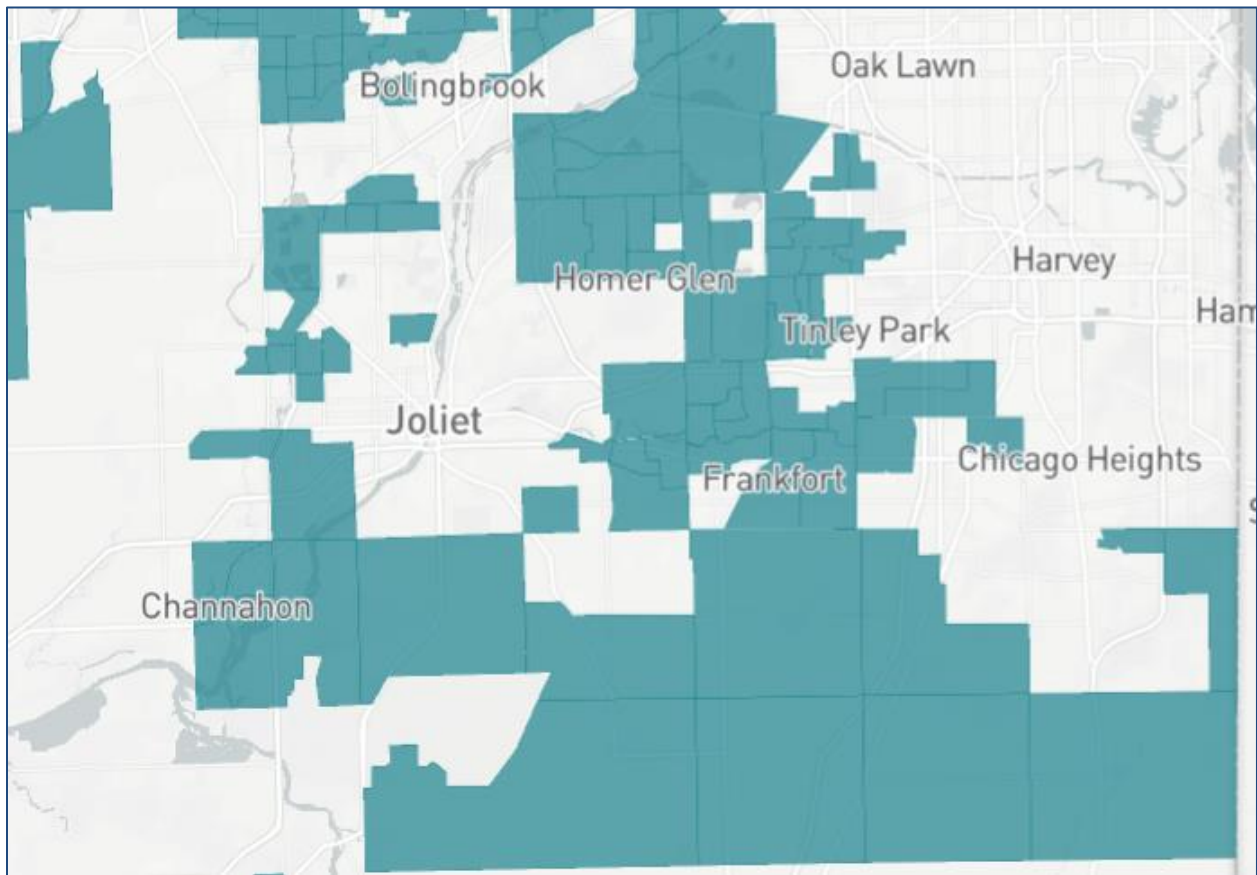
Submarket 7: High population growth, newest housing stock

Rapid population growth since 2000 defines this submarket. In fact, it is the fastest growing of all eight segments tracked in this study. Submarket 7 primarily consists of exurbs in McHenry, Kane, Kendall and Will Counties. The housing stock in the exurbs is primarily low density and has few rental units. High transportation costs in the fringe areas of the submarket. Despite strong market conditions before 2008, moderate levels of lending, foreclosure activity, and distressed sales are present in the exurbs. Overall, the submarket typically consists of middle to higher income households with children and a relatively high level of educational attainment.



Submarket 8: Suburban 1980-99

Submarket 8 is a suburban and low-density submarket largely built after 1980. Primarily made up of owner-occupied homes where higher household incomes more than offset higher home prices and rents. Transportation costs are significantly higher than the regional average. Foreclosures have taken place in this submarket, but not nearly at the levels seen elsewhere. Vacancy rates are low. Like submarket 7 this submarket consists of mostly two to four person middle aged, middle- to higher-income families with a moderate level of educational attainment and a steady decrease in the number of children per family. Population is growing in this submarket.



MA-10 Housing Market Analysis: Number of Housing Units - 91,410, 91.210(a)&(b)(2)

Introduction

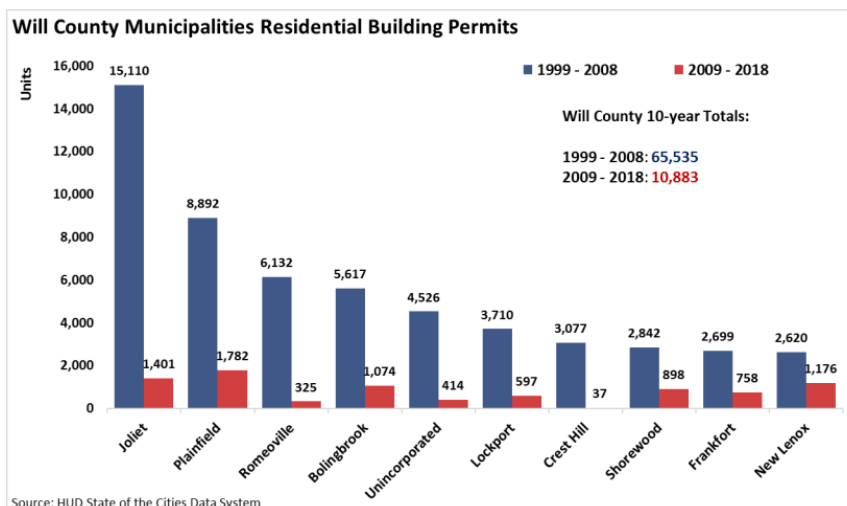
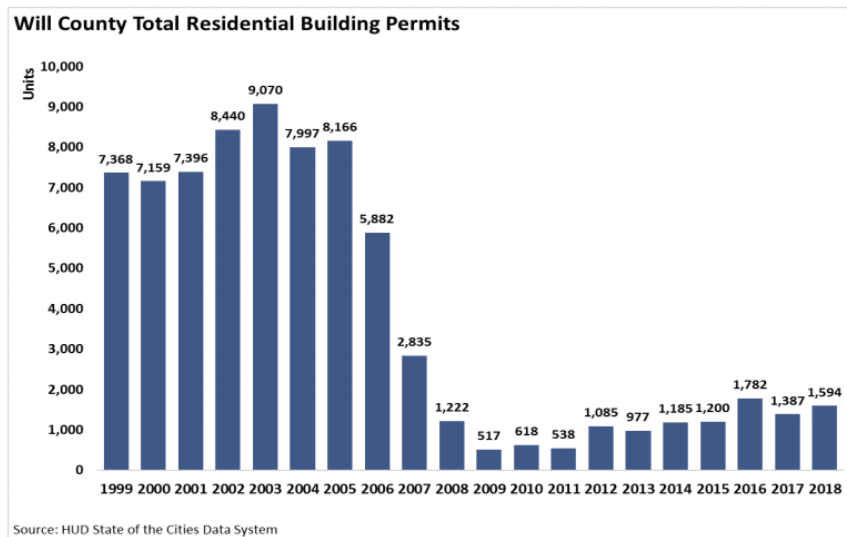
According to the most recent ACS census data, Will County has a total of 242,568 housing units. Of these housing units, 3 of every 4 units were single-family, detached units. The remainder are evenly split between attached single-family units (12%) and multifamily units (12%). Approximately 1.4% of all units are mobile homes.

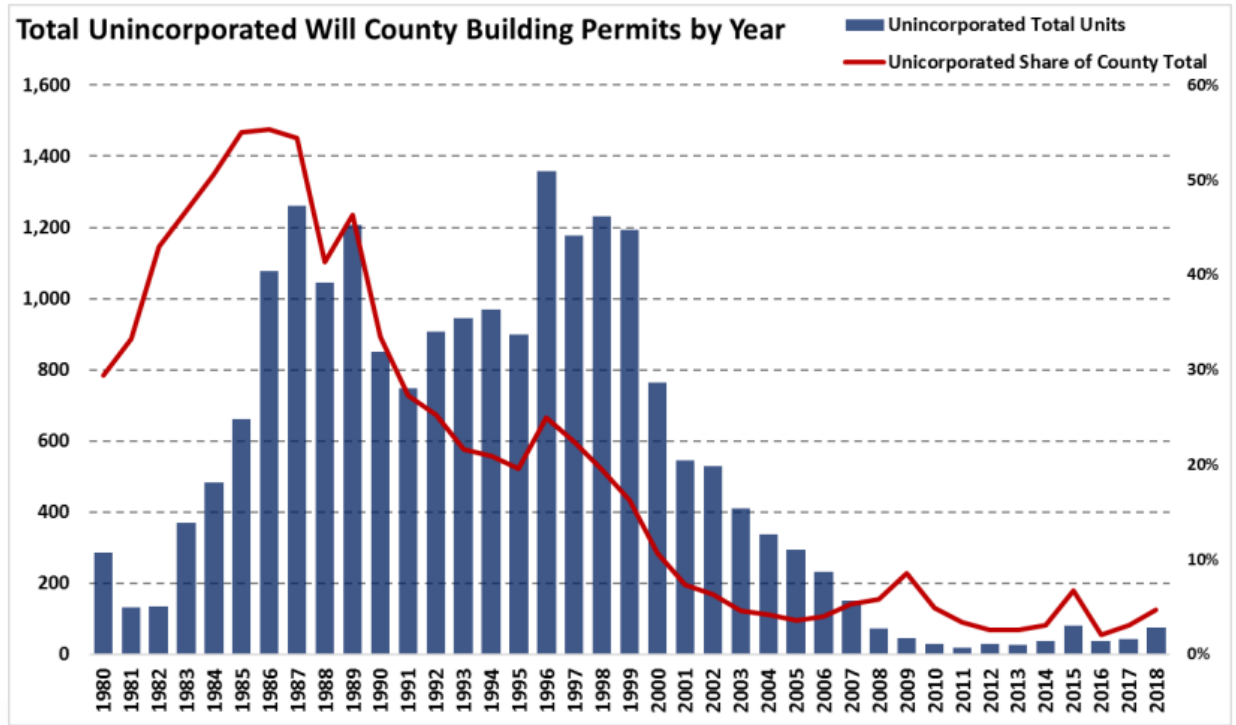
Community	Total	Detached	attached	duplex	3-19	20+	mobile
Beecher	1,809	1,413	235	58	92	11	0
Bolingbrook	23,919	17,893	3,551	125	1,136	1,187	27
Braidwood	3,121	2,160	171	54	129	21	576
Channahon	4,169	3,657	162	12	208	0	130
Crest Hill	7,464	3,477	1,948	168	1,263	585	12
Crete	3,457	2,727	89	103	166	233	139
Elwood	941	576	235	71	27	0	13
Frankfort	6,363	5,079	949	30	281	24	0
Homer Glen	8,561	7,698	442	7	169	216	29
Joliet	50,988	35,560	4,922	2,820	4,859	2,697	123
Lockport	9,362	6,558	1,585	365	759	79	16
Manhattan	2,578	1,811	564	9	194	0	0
Minooka	3,699	2,649	821	0	142	39	48
Mokena	7,385	5,059	1,477	25	801	23	0
Monee	2,226	1,390	316	75	55	0	390
New Lenox	8,884	7,099	976	20	742	47	0
Peotone	1,555	1,176	94	68	217	0	0
Plainfield	12,757	10,341	1,629	44	376	367	0
Rockdale	801	575	32	108	86	0	0
Romeoville	12,378	8,846	2,396	19	766	319	32
Shorewood	5,954	4,720	804	0	61	188	181
University Park	3,041	1,480	576	14	488	483	0
Wilmington	2,393	1,624	192	153	350	27	47
Crystal Lawns	732	693	19	20	0	0	0
Fairmont	949	837	15	48	30	0	19
Frankfort Square	3,049	2,366	499	0	184	0	0
Ingalls Park	1,346	1,171	120	29	26	0	0
Lakewood Shores	633	591	11	0	18	0	8
Preston Heights	951	523	26	18	246	12	126
Will County	242,568	180,744	29,340	5,004	16,321	7,733	3,363

After decades of increase, the number of new unit production reduced significantly as a result of the Great Recession. The graphs to the right show the reduction in production from a peak in 2005 to a low from 2009 to 2011. Total production is still a fraction of the peak in 2003-2005.

The second graph shows the difference between the 2000s and 2010s by municipality. The third graph shows the permit activity within unincorporated areas of the County.

In the last five years, trends have shifted slightly to the production of more multifamily units. Single family units, however, still account for 80% of all new permit activity. According to the US Census, which tracks permit activity, there have been a total of 7,596 permits for new units from 2015 to 2019. 6,076 were for singly family, 256 for duplexes and small multifamily, and 1,264 new units of multifamily with five or more units. One encouraging sign is the recent approval for a transit oriented development in New Lenox. The development will include 220 apartment units, including one bedroom, two bedroom, and studio units.





All residential properties by number of units

Property Type	Number	%
1-unit detached structure	167,065	74%
1-unit, attached structure	27,111	12%
2-4 units	10,586	5%
5-19 units	9,987	4%
20 or more units	6,486	3%
Mobile Home, boat, RV, van, etc	3,650	2%
Total	224,885	100%

Table 15 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	177	0%	1,317	3%
1 bedroom	1,648	1%	7,728	20%
2 bedrooms	25,512	15%	15,735	40%
3 or more bedrooms	142,944	84%	14,712	37%
Total	170,281	100%	39,492	100%

Table 16 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There are a number of subsidized housing or assisted housing developments within the County. These include developments that received assistance through HUD Multifamily programs, HOME-funded projects within their affordability periods, and Low Income Tax Credit properties (public housing units are discussed in a later section).

Low Income Tax Credit Properties	City	Zip	Units	Built
Beecher Manor Apt	Beecher	60401	24	1992
Amberton Apts	Bolingbrook	60440	789	2005
Mckenzie Falls	Bolingbrook	60440	105	2011
Senior Estates Of Bolingbrook	Bolingbrook	60440	105	2009
Braidwood Senior Housing	Braidwood	60408	24	2006
Braidwood Apts	Braidwood	60408	24	1987
St James Senior Housing	Crete	60417	40	2006
St James Senior Estates li	Crete	60417	45	2010
1001 Wabash	Joliet	60432	1	1987
509 Florence	Joliet	60433	2	1988
Louis Joliet Apts	Joliet	60432	61	2003
1001 Hacker	Joliet	60432	1	1987
Senior Suites Of Joliet	Joliet	60432	88	2007
Larkin Village Apts	Joliet	60435	476	1999
Inwood Towers	Joliet	60436	134	2004
309-311 Young's Avenue	Joliet	60432	2	1989
Briggs-Rosalind Homes	Joliet	60436	74	2008
Victory Senior Centre	Joliet	60435	57	1998
Victory Senior Centre Phase li	Joliet	60435	30	1999
Lockport Senior Housing	Lockport	60441	50	2001
High Point Apts (Romeoville)	Romeoville	60446	200	1998
Romeoville Gardens	Romeoville	60446	54	1994
Shorewood Horizon Senior Living Community	Shorewood	60404	51	2011
Thornwood House	University Park	60484	183	2011
Wilmington Riverview Apts li	Wilmington	60481	24	1992
Winchester Manor Apts	Wilmington	60481	24	1999
Wilmington Senior Housing Phase I	Wilmington	60481	56	2003

HUD Insured Properties	City	Assisted Units
Greenleaf	Bolingbrook	321
Pioneer Road Apartments	Crest Hill	6
New Hope Trust Residences	Crete	12
Trinity Green Gardens	Fairmont	20
Riverwalk Homes Llc	Joliet	356
Terry Drive Group Home	Joliet	6
Margaret Street Group Homes	Joliet	6
Ann Street Group Home	Joliet	6
The Tower	Joliet	134
Wilco Residences	Joliet	24
Mound Road Apartments	Joliet	8
Marycrest Village	Joliet	56
Rgp Apartments	Joliet	8
Salem Village Iii	Joliet	98
Sycamore Drive Group Home	Shorewood	6
Thornwood House	University Park	73
Deboprah House	Willowbrook	6
Candice House	Willowbrook	6
Winchester Manor Apartments	Wilmington	24
Trinity Housing	Wilmington	12
Medinah Lane Group Home		6
Lexington Court Group Home		6
Zausa Drive Group Home		6

HUD Section 202	City	Units	Type
The Tower	Joliet	134	Elderly
Marycrest Village	Joliet	56	Elderly
Salem Village Iii	Joliet	98	Elderly
Rosewood-Care Center Of Joliet	Joliet	0	Elderly
Thornwood House	University Park	73	Elderly
Winchester Manor Apartments	Wilmington	24	Elderly

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

16 of the HUD multifamily insured properties listed have passed their expiration dates. These units are owned and operated by non-profits such as Cornerstone and are unlikely to be lost from the affordable housing inventory.

Does the availability of housing units meet the needs of the population?

Overall, there is a need for a more balanced inventory of housing. Based on consultations with service providers, local realtors, developers, and lenders, there is a shortage of multi-family housing. There is a concern that the lack of diversity in the housing supply is not able to meet the demand for seniors looking to downsize and young adults looking to move to Will County. From 2014-2018, Will County's is an outlier in new housing stock. In the Chicago region, more than half of new units (53%) are multifamily. While much of this development falls within Cook County, the other collar counties are building a greater percentage of multifamily. DuPage (31%), Kane (33%), Lake (34%) , and McHenry (32%) are building a greater proportion of multifamily than Will (16%).

The areas that have the greatest growth potential, such as Plainfield, continue to build large single-family homes in new subdivisions. All of this new housing stock is targeted toward upper income family households. At the peak of the recession, a study was completed by Fregonese Associates to determine the types of housing needed by Plainfield by 2030. At that time, Plainfield would need an additional 2,700 rental units over the next 20 years to meet projected demand, with many of them targeted toward low income households.

Describe the need for specific types of housing:

Most housing is large, single family homes. There is a need for smaller units (2 bedrooms or less) in either small lot single-family, attached single-family, or multifamily configurations. This is necessary to retain and attract seniors looking to downsize and millennials.

Other needs cited from the consultation process and in other recent policy studies include:

- Lack of multifamily rental housing
- Lack of entry level homes options for middle income households (80%-120% AMI)
- Lack of affordable housing options for seniors to age in place / downsize
- Lack of housing options near transit
- Lack of reinvestment in low income areas

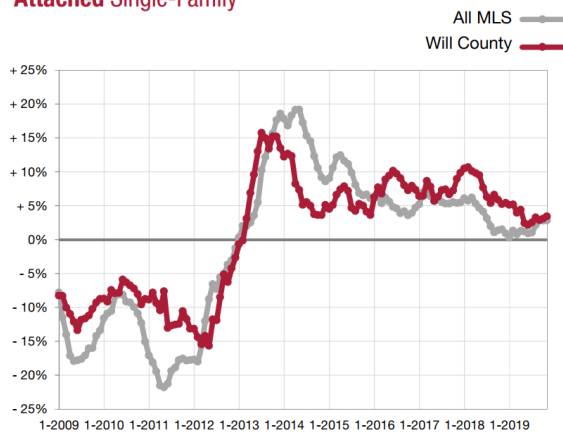
MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

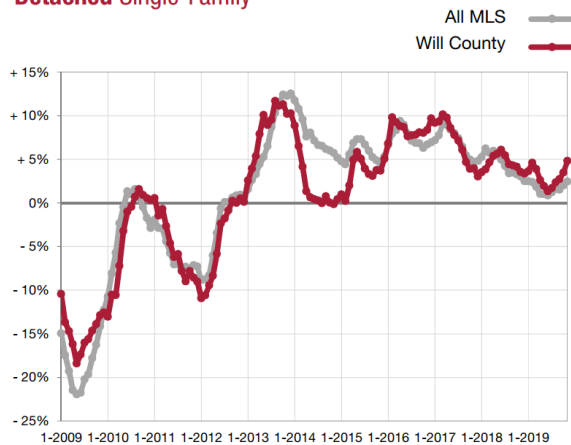
According to the latest ACS (2108), the median property value for owner-occupied houses in Will County, Illinois was \$224,800. Among owner-occupied housing, 72% percent had a mortgage while the remainder had paid off their home. The median monthly housing costs for owners with a mortgage was \$1,900 and for owners without a mortgage it was \$745. For renter-occupied houses, the median gross rent was \$1,167. Gross rent includes the monthly rent plus basic utilities.

According to data from local Realtors, median sales price for Will County was \$232,500 at the end of the third quarter 2019. This represents a one-year change of 3.3%. Number of sales remained consistent with the previous year and an average “days on market” of only 33 days, one of the lowest withing the region. Since 2014, median prices in the county have increased nearly 30%. Prices returned to those seen at the height of the market in 2007 before the Great Recession. Price per square foot ranges widely from \$142 in Naperville to \$94 in Crest Hill.³

Attached Single-Family

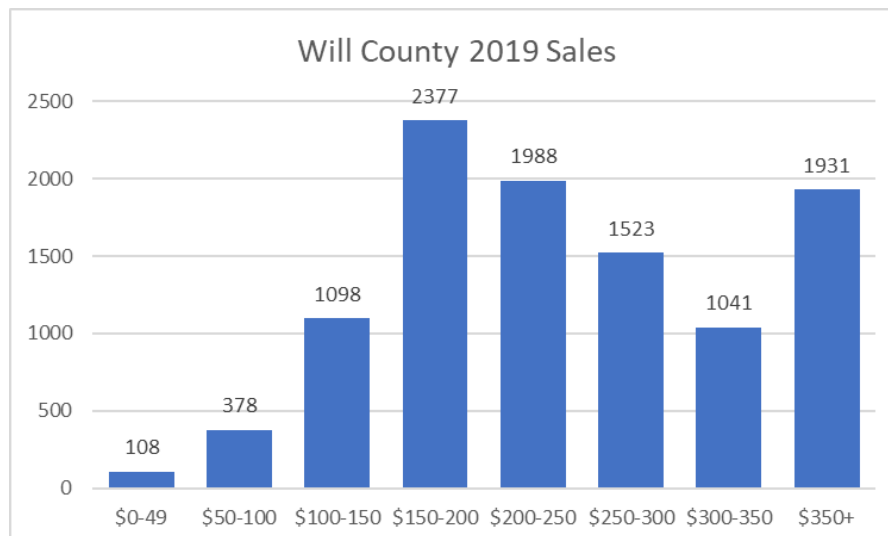
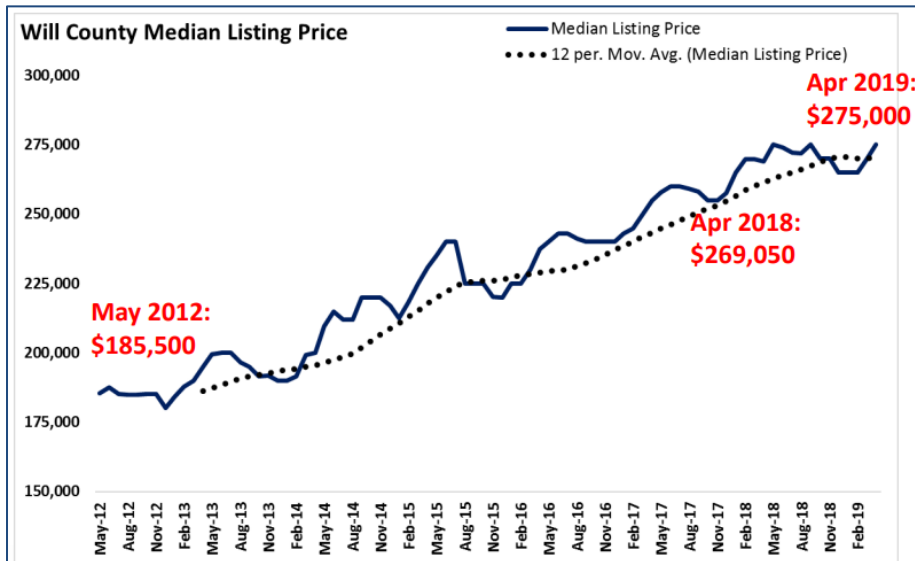
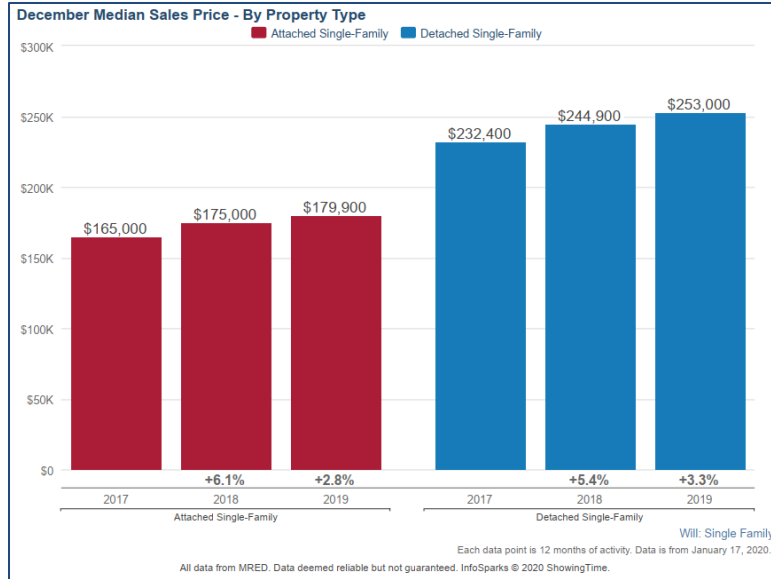


Detached Single-Family



³ Blockshopper based on recorder and assessor data.

Will County 2020-2024 Consolidated Plan



Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 17 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	5,544	14.1%
\$500-999	20,458	51.8%
\$1,000-1,499	9,251	23.4%
\$1,500-1,999	2,741	7.0%
\$2,000 or more	1,419	3.6%
Total	39,413	99.9%

Table 18 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,548	No Data
50% HAMFI	9,507	10,469
80% HAMFI	23,702	40,928
100% HAMFI	No Data	64,322
Total	35,757	115,719

Table 19 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	915	1,044	1,212	1,542	1,844
High HOME Rent	915	1,044	1,212	1,472	1,623
Low HOME Rent	780	835	1,002	1,158	1,292

Table 20 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There are several different submarkets within Will County. Some older communities are seeing a decline in demand and have excessive numbers of vacant units and vacant parcels available for redevelopment. Other areas have catered to upper income (for the purpose of this discussion, those with incomes above 120% the area median income) and have little to no housing that is affordable to middle income households or below.

Affordable Housing as a Share of Total Housing by Municipality IHDA: 2018

Community	Total Year-Round Units	Total Affordable Units	Affordable Housing Share
Frankfort	5,997	178	3.0%
Homer Glen	8,337	492	5.9%
Plainfield	12,332	793	6.4%
Naperville**	50,410	3,778	7.5%
Mokena	6,635	1,044	15.7%
New Lenox	8,113	1,336	16.5%
Orland Park*	21,982	4,902	22.3%
Woodridge	12,998	2,944	22.7%
Shorewood	5,374	1,314	24.5%
Tinley Park*	21,019	5,872	27.9%
Manhattan	2,298	648	28.2%
Lockport	8,720	2,995	34.4%
Bolingbrook	21,966	8,193	37.3%
Channahon	3,848	1,695	44.1%
Minooka***	3,658	1,873	51.2%
Aurora**	61,226	32,349	52.8%
Beecher	1,679	952	56.7%
Crete	3,094	1,807	58.4%
Romeoville	11,707	7,097	60.6%
Diamond***	907	566	62.4%
Crest Hill	6,897	4,655	67.5%
Joliet	46,766	31,689	67.8%
University Park	2,611	1,778	68.1%
Coal City***	2,097	1,439	68.6%
Rockdale	796	552	69.4%
Peotone	1,460	1,022	70.0%
Wilmington City	2,257	1,620	71.8%
Sauk Village*	3,371	2,450	72.7%
Symerton	31	23	75.0%
Park Forest*	8,387	6,340	75.6%
Steger*	4,139	3,277	79.2%
Braidwood	2,413	1,939	80.3%
Elwood	847	682	80.5%
Godley	223	188	84.3%
Monee	1,969	1,680	85.3%
Braceville***	275	247	89.7%

*Designated as Cook County.

**Designated as Kane County.

***Designated as Grundy County.

Source: Illinois Housing Development Authority, Office of Housing Coordination Services, "Affordable Housing Planning and Appeal Act: 2018 Report on Statewide Local Government Affordability," Ordinal Listing, December 28, 2018.

How is affordability of housing likely to change considering changes to home values and/or rents?

Before the COVID-19 crisis, the housing market was tightening for both owner housing and rental housing. While prices were increasing, they were doing so at a healthy rate and the markets were still operational. The effects of the COVID-19 virus create a great amount of uncertainty in the current markets. Anecdotal evidence suggests that households will seek to move from more congested areas such as Chicago and Cook County to seek suburban areas such as Will County. The allowance for more telework that companies now offer means housing near transportation and employment centers may factor less into housing demand. These trends could cause greater demand throughout the County. The COVID-19 virus also has the potential to cause a long-term adverse effect on employment in various sectors that are heavily represented in Will County, including retail and service sectors. Increased unemployment and reductions in jobs will lead to less affordability and a depression in housing costs.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Rent limits for the HOME program determine the maximum a household will pay for an assisted unit. The rent limit is equal to the lesser of the Fair Market Rent (FMR), which is based on the 40th or 50th percentile rent based on actual market prices, or an affordable rent for a family whose annual income equals 65 percent of the area median income. When the rent is based on a percentage of income as opposed to market prices, this signals that households at 65% of AMI cannot rent half of the units without incurring a cost burden. In order for those units to be affordable, the household would require a subsidy. The gap between the FMR and the High HOME Rent, if there is any, is a rough indicator of the subsidy amount a household at 65% AMI would need to make a market rate unit affordable. Based on the numbers presented above, there is a gap between High HOME rent and FMR for larger units (3 bedroom and above). For three-bedroom units, the gap is rather small (\$80). For four-bedroom units, the gap is \$221.

While this information is helpful in designing an affordable housing strategy, other factors need to be considered as well, including capacity to develop new housing, the private market's supply of housing at affordable rates, the current stock of single-family rental housing, and the local regulatory environment to site new rental housing. Potential short term strategies include the use of tenant-based rental assistance to help households to make current private market housing more affordable and the acquisition and rehabilitation of existing properties, and new construction of multifamily units when the market allows for it. Longer term strategies include a commitment to development of more affordable rental housing by participating communities in a manner that respects current development patterns but provides for more balanced and diverse options for all types of households and income levels.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

While older housing stock does not necessarily make the unit in poor condition, age of housing is a fair proxy for the condition of housing. Over half the owner-occupied housing in Will County was built between 1990 and 2009, which reflects decades of expansion through the Great Recession. The oldest stock built during this period is now thirty years old. Major systems such as roofing, building exteriors, and heating and air conditioning have outlasted their useful life by this point. If not properly maintained and rehabilitated, these units will begin to fall into disrepair.

In contrast, two-thirds of the rental housing in the county was built before 1989. A significant portion of the rental housing stock is single-family units. These units are more likely to be owned by small investors while larger developments are managed by professional companies with more access to resources to maintain the housing stock.

It should be noted that the table below displays the number of housing units with housing problems as defined by HUD, including units that lack complete plumbing facilities, lack complete kitchen facilities, have more than one person per room (over-crowded), and where the household pays more than 30% of their income for housing (cost-burdened). As discussed in the Needs Assessment, the majority of these conditions are due to cost burden, which does not speak to the physical condition of the housing stock.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation":

For the purposes of this plan, units are considered to be in “standard condition” when the unit is in compliance with the local building code. Units are considered to be in “substandard condition but suitable for rehabilitation” when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	51,096	30%	18,379	47%
With two selected Conditions	760	0%	1,730	4%
With three selected Conditions	75	0%	35	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	118,400	70%	19,340	49%
Total	170,331	100%	39,484	100%

Table 21 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	53,941	32%	6,689	17%
1980-1999	53,217	31%	8,822	22%
1950-1979	49,208	29%	15,850	40%
Before 1950	13,930	8%	8,082	20%
Total	170,296	100%	39,443	99%

Table 22 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

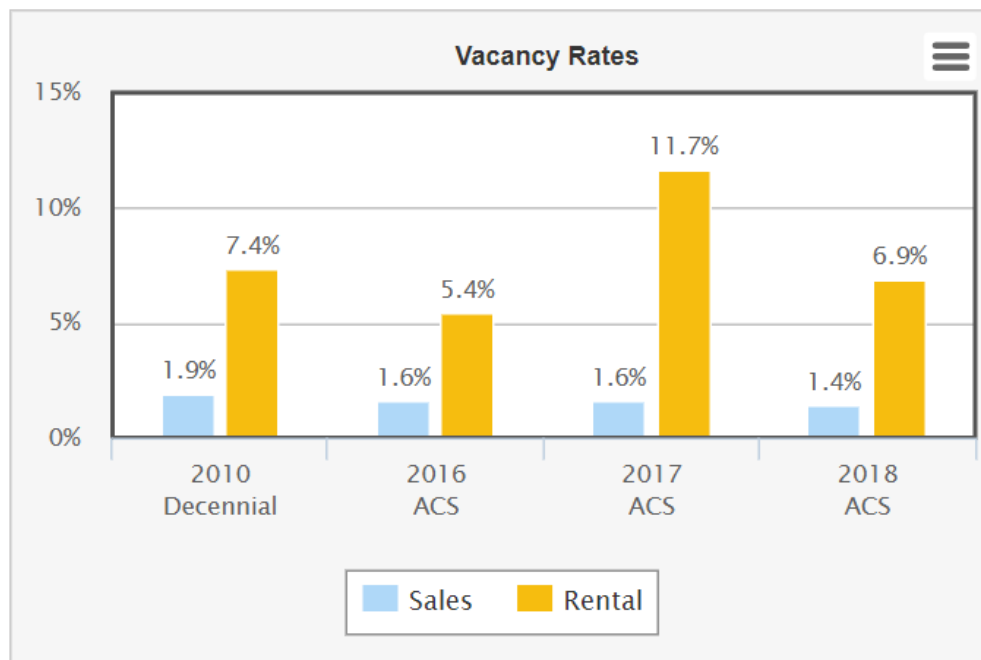
Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	63,138	37%	23,932	61%
Housing Units build before 1980 with children present	25,448	15%	21,854	55%

Table 23 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

After the Great Recession, foreclosure activity declined in Will County by approximately 56 percent. Foreclosure filings peaked in 2009 at over 7,500 for the county as a whole and 1,861 filings within Joliet. Today, the market is much healthier with a relatively low number of foreclosures, lender-owned properties (REOs), and overall vacancies.



Data Source: 2010 Census; 2016, 2017 and 2018 American Community Surveys (1 - Year)

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

The older communities throughout the county have an abundance of units that meet the definition of **“substandard condition but suitable for rehabilitation”** provided above. In the areas of the county with concentrations of low- and moderate-income populations, the need for single-family housing that serves owners and renters is needed. Rehabilitation in these areas will not only assist the tenant of the subject property but improve the stability of the neighborhood as a whole.

Housing occupied by seniors, especially those living on fixed incomes, may require financial assistance with repairs and replacement of major systems, including roof replacements, as well as minor repairs and accessibility improvements to help them age in place.

Estimate the number of housing units within the jurisdiction that are occupied by low- or moderate-income families that contain lead-based paint hazards. 91.205(e), 91.405

Based on the data presented above in Table 29, it is assumed the vast majority of homes built before 1980 occupied by families with children have some level of lead paint hazard. This includes 25,448 owner units and 21,854 rental units. Twenty-eight percent of owner units are LMI and sixty-five percent of rental units are LMI. Assuming that low- and moderate-income households are evenly represented across the categories of housing stock age, approximately 7,135 owner housing units and 14,270 rental units are occupied by LMI households and have potential lead paint hazards for their children.

MA-25 Public and Assisted Housing - 91.410, 91.210(b)**Totals Number of Units**

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							VASH	Family Unification	Disabled
# of units vouchers available	0	0	991	1,190	26	1,164	0	268	388
# of accessible units									

Table 24 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Describe the supply of public housing developments, including the number and physical condition, and revitalization needs.

The physical inventory of the Housing Authority is older than 50 years and are experiencing significant deficiencies with building systems, functional obsolescence, and marketing. The physical needs of each building may be addressed by comprehensive rehabilitation or reconstruction.

NAME	PROJECT NUMBER	NUMBER OF UNITS	LOCATION
*Des Plaines Gardens	IL24-003	40	Allen, Dekalb, Desplaines, Joliet and Wallace Streets
John O. Holmes Community	IL24-004	174	400, 401, 407, 411, 415, 419 and 420 Bluff Street
John C. Murphy Building	IL24-005	139	311 North Ottawa Street
John F. Kennedy Terrace	IL24-006	173	2200 Oneida Street
Adlai Stevenson Gardens	IL24-006	177	102 Stryker Avenue

*denotes contiguous sites

Water's Edge

The Housing Authority began the revitalization of Des Plaines Gardens (AMP 1) in 2016. In partnership with a private equity investor, the Housing Authority of Joliet's non-profit instrumentality, Will County Housing Development Corporation (WCHDC) built 68 units of single family and townhome housing community called Water's Edge

Fairview Homes

The Housing Authority recently completed the demolition of Fairview Homes (AMP 3). The property is located in the northeast portion of the City. At this time, the authority is considering various options for redevelopment.

Adlai Stevenson Gardens

The Housing Authority is applying for tax credits to conduct a comprehensive rehabilitation of Adlai Stevenson Gardens as of March 2020.

Liberty Meadows Estates

The authority is planning an additional 54 units of single family and duplex lease-to-own units on property already owned at Liberty Meadow Estates.

Public Housing Condition

Public Housing Development	Average Inspection Score
John Murphy Center	82
Liberty Meadows Estates II	96
John Holmes	89
Fairview - demolished	36
John F Kennedy Terrace	86
Adlai Stevenson Gardens	90

Table 25 - Public Housing Condition

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing.

In addition to the revitalization efforts the Housing Authority is planning in regard to its physical inventory, the Housing Authority has made efforts to deconcentrate its assisted housing and provide affordable housing opportunities throughout the County. One way the Housing Authority does this is through participation in the Regional Housing Initiative. This initiative helps increase housing choice for LMI households and provides opportunities in areas of opportunity. Since 2002, the public housing authorities participating in RHI have pooled a portion of their available rental assistance vouchers to provide long-term support for the rehabilitation or construction of multifamily, affordable rental homes

in opportunity communities across the region. By allowing nine housing authorities to pool their resources, RHI created a mechanism through which a suburban housing development can receive subsidies even if the local housing authority lacks resources.

A number of project-based vouchers are committed to affordable housing projects throughout the county, including the Braidwood Senior Housing project, Liberty Meadows Estates, McKenzie Falls in Bolingbrook, Hawthorne Lakes in Frankfort, and St. Ann Residences in Channahon.

The Housing Authority also improves the overall living environment through the development of non-public, affordable housing. Through its non-profit subsidiary, the Will County Housing Development Corporation, the authority is able to pursue non-public housing developments in order to create additional affordable units.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

As part of the planning process, the County assessed the inventory of facilities, housing, and services that meet the needs of homeless persons. This included an examination of the resources available to the chronically homeless, families with children, veterans, and unaccompanied youth. The County also reviewed the availability of mainstream services for homeless persons, such as health, mental health, and employment services.

Facilities Targeted to Homeless Persons

Household Type	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Adults with Children	65	23	108	156	8
Adults Only	118		40	175	
Chronically Homeless	0		0	142	
Veterans	0		14	65	
Unaccompanied Youth	0		0	0	

Table 26 - Facilities Targeted to Homeless Persons

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

The Will County Continuum of Care has instituted a coordinated entry system to coordinate intake among homeless services providers that evaluates the client's history and current situation to determine the best type of housing and supportive services for the client. As part of the intake process, clients are also assessed for eligibility for mainstream benefits. The accessibility of mental health services was one of the most pressing priority needs cited by multiple stakeholders during the consultation process.

The Coordinated Assessment will assist in determining eligibility for homeless and at-risk programs, which type of intervention is best suited to the individual client/family needs, and which particular program/funding source provides the level of services needed to prevent or end homelessness for the individual/family.

Those at-risk of homelessness who do not meet the eligibility requirements for homeless prevention are matched with other mainstream benefit programs such as Emergency Food and Shelter distributed by the local United Way to partner organizations, Community Service Block Grant emergency services provided by WCCCC, LIHEAP assistance at WCCCC, General Assistance at local Township Offices, DHS Homeless Prevention services through Catholic Charities, or Support Services for Veteran Families (SSVF) programs managed by Catholic Charities and the Midwest Shelter for Homeless Veterans among other providers.

Those who are literally homeless that do not meet rapid re-housing prioritization scores or who require a higher level of support than that program will provide are referred to the same mainstream programs, transitional housing programs, or permanent supportive housing programs based on their individual needs and barriers to securing stable housing.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Emergency Shelter

- Catholic Charities – Daybreak
- Grundy Area PADS
- Guardian Angel Community Services – Groundwork
- Kendall County PADS
- Morningstar Mission

Safe Haven

- Family and Friends Veterans Program

Transitional Housing

- Family and Friends Veterans Program
- Guardian Angel Community Services – Suzy Caring Place
- Morningstar Mission – Men’s 180 Recovery
- Morningstar Mission – Women and Family Ministries

Permanent Supportive Housing

- Catholic Charities - Turning Point
- Catholic Charities – New Beginnings
- Catholic Charities – Kendall/Grundy PSH
- Cornerstone – multiple locations
- Hines VA – HUD VASH
- Trinity Services – Trinity PSH
- Morningstar – Other Permanent Housing

Rapid Rehousing

- Catholic Charities - ESG
- Grundy Area Pads – Phoenix Rising
- Guardian Angel – Suzy’s Caring Place
- Trinity Services
- Will County WCCC – RRH/TBRA

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

As part of the planning process, the County reviewed the number and types of facilities and services that assist persons who are not homeless but who require supportive housing. These populations include the elderly (ages 62 and over), the frail elderly (over 75), persons with disabilities, persons recovering from substance abuse, and persons living with HIV/AIDS. These populations often live on fixed incomes and may require housing assistance and supportive services.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.

Elderly and Frail Elderly

For the purpose of this plan, elderly households include those that include a member at least 62 years old. The frail elderly are defined as those persons over 75 years of age who require some assistance in the performance of daily activities, such as cooking, dressing, bathing, household management or eating. According to the 2018 ACS survey, there are 105,656 persons over 62 years of age and 32,586 persons over 75 years of age in Will County. There are also 6,190 households with a frail elderly member. Forty percent of elderly households and 57% of frail elderly households are income-eligible (earning less than 80% of the area median income). Based on the HUD CHAS data presented earlier in the Needs Assessment, approximately 48% of elderly and frail elderly households are also low and moderate income.

Given that the overwhelming supply of housing within the county is single-family housing and the expressed preference for seniors is to age in place, there is a large demand for supportive services to help seniors remain living independently in their chosen neighborhoods. Programs that provide for minor repair and accessibility improvements for seniors to maintain independent living is essential. With the rise of COVID-19, there will at least be a short-term need for other supportive services to ensure that seniors can quarantine in place and lessen the possibility of exposure to the virus. This would include expanded meal delivery and wellness checks.

There is also a growing demand for units that appeal to seniors looking to downsize. Potential strategies to meet this need include Accessory Dwelling Units (ADUs) which are allowed within the unincorporated areas of the county and shared housing.

Persons with Physical/Developmental Disability

According to the ACS used for this plan, approximately 8% of the population is considered to have a disability. This represents 59,972 persons in the County. This portion of the population is growing. In 2012, the number of persons with disabilities totaled 51,683. Of this population, 8% are under 18, 48%

are working age, and 44% are 65 and older. Working age adults may be in need of vocational training to support employment efforts. Elderly persons with disabilities may need supportive services to maintain independent living.

In consultations with local service providers who focus on serving persons with disabilities, home accessibility improvements is in high demand. The most common housing option for persons with disabilities who cannot live independently is the small group home with 4 to 6 units in each home. Cornerstone Services indicated a need for additional group homes.

Persons with Mental Illness, Drug or Alcohol Addiction

Mental health disorders are among the most common causes of disability and are a leading cause of hospitalizations within Will County. While there is not a reliable data source that estimates the number of persons with mental illness within the community, those with untreated severe mental illness often become homeless and are served by the local homeless agencies. Similar to those with mental illness, persons recovering from drug or alcohol addictions require intensive case management in order to return to independent living. Behavioral health is a term used to include both mental health and substance abuse disorders. According to an assessment of health indicators conducted by the Will County Mobilizing for Action through Planning and Partnerships (MAPP) Collaborative, these issues impact population groups across income levels as well as racial and ethnic groups. The assessment identified the need for more equitable service throughout the county, adequate funding for services, resources, and providers, and better data to prioritize behavioral health issues and identify populations most affected.

There is critical need for both additional housing and service for these populations. Consultations with local service providers indicated a difficulty in providing this type of housing even if adequate funding was provided. Local opposition from existing residents in neighborhoods make development of this type of housing difficult.

In terms of housing, the CoC recognizes the need for additional permanent supportive housing (PSH) to serve this special needs population. In 2012, the State of Illinois closed the Tinley Park Mental Health Center which was the only long-term state-run inpatient facility for the chronically mentally ill located near Will County. While there are other mental health services in Will County, none are inpatient facilities. All three hospitals in Will County have inpatient mental health units, totaling 75 beds.

Stepping Stones cited a need for recovery-based housing units for women and women with children in Joliet and the surrounding area. They are the only licensed recovery home for women in Joliet. There are no recovery homes for women with children.

In terms of services, zip code 60433, which encompasses the eastern portion of Joliet, has been identified by the U.S. Department of Health Resources and Service Administration as having a shortage of mental health providers. Will County as a whole suffers from a shortage of providers. The County has

a total of 645 mental health providers, yielding a ratio of population to mental health providers of 1,060:1, compared to 370:1 for Illinois and 560:1 nationally.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

The Continuum of Care works with local health care institutions to ensure coordination between the health care providers and local homeless service providers with the purpose of preventing persons being discharged from institutional care without a place to stay.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

In this first program year of the five year Consolidated Plan, the County will fund the following programs to address the needs of non-homeless special needs populations:

- Senior Minor Repair Program
- CASA Advocacy for Abused and Neglected Children
- Senior Services CARES Response
- Stepping Stones Supportive Housing Development

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment.

Regulatory barriers to affordable housing are public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits. These barriers can increase development costs by as much as 35 percent. A number of causes, including infrastructure costs, local building practices, bureaucratic inertia, and property taxes contributed to this network of barriers. When partnered with the Not In My Back Yard (NIMBYism) opposition that often arises against the location of affordable housing units, new developments struggle to get past the initial feasibility stages.

As a whole, one of the barriers the County faces is a lack of a comprehensive approach to affordable housing. The County only has authority within unincorporated areas. Areas under the jurisdiction of villages and cities take different approaches to affordable housing and pursue strategies aligned with their specific needs without consideration of the needs of the larger region.

The following municipalities, wholly or partially within Will County, are governed by home rule: Aurora, Bolingbrook, Channahon, Elwood, Homer Glen, Joliet, Lockport, Manhattan, Monee, Naperville, New Lenox, Orland Park, Park Forest, Plainfield, Rockdale, Romeoville, Shorewood, Tinley Park, University Park, and Woodridge.

The County itself does not have home rule. The advantage of home rule status is that the county executive may exercise any power and perform any function relating to its government and affairs, except those proscribed by state law. Home rule entities have the power to regulate for the protection of the public health, safety, morals and welfare and to borrow money and levy taxes. Despite having a county executive, Will County voters elected to not establish home rule.

Within the area under County zoning jurisdiction, there is a lack of available property zoned for multifamily development. Residential districts that accommodates a mix of housing types including townhouses, multiunit buildings, and detached houses is classified as R-6. R-6 districts have access to central water, sewer, a full range of urban services, and public transportation. Few R-6 districts exist in Will County. There is one large area zoned R-6 concentrated in unincorporated areas near Romeoville, and Plainfield with a few very small areas adjacent to Frankfort, Joliet, Peotone, and Crete. Another potential barrier to affordable housing is the County's position on HUD manufactured housing.

The County has taken the step to allow for accessory dwelling units (ADUs). Accessory dwelling units (ADUs) help advance the county's housing and land use goals and policies by accommodating additional housing units while preserving the character of existing developed areas and providing housing options and choices that respond to varying income levels, changing household sizes and lifestyle needs. As this policy is fairly new, it is yet to be determined the effect this allowance will have on affordable housing.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Will County is a fast-growing county and has become a center of economic development and commerce. The rise of internet-based commerce has spurred demand for warehousing, transportation, and logistics. Amazon.com has a number of fulfillment centers in the area and now represents the largest employer in the county with more than 7,000 positions.

Will County is well positioned to meet this demand. The county's strategic location, available and affordable land, and proximity to highway, rail, water, and air transportation make it well suited for this sector. The county is home to the largest inland container port in the country which handles over 3 million containers annually. Additional existing and planned intermodal centers in Wilmington, Joliet and Crete will make the area one of the largest freight hubs in the United States. Development of large warehouse facilities in Monee and along the I-355 corridor in Homer and Lockport townships are also contributing to this growth. Local economic development professional project exceptional business growth for the foreseeable future. According to the workforce investment board (WIB), Will County has added over 18,000 jobs in the last 3 years.

The Will County Workforce Investment Board has targeted seven key industry sectors in Will County: Healthcare and Social Assistance, Wholesale Trade, Professional and Technical Services, Finance and Insurance, Information Technology, Manufacturing, and Transportation and Warehouse. Will County is also focused on recruiting and growing businesses in the Advanced Manufacturing, Food Processing, Energy and Life Sciences industry sectors.

Health care is another important sector to the local and national economy. Silver Cross Hospital recently expanded its operations with a new Surgery Center and broke ground on a new 100 bed Behavioral Health Hospital.

The impacts of the COVID-19 pandemic on the local economy have the potential to cause large spikes in unemployment in some of the largest industries in the local economy. Food Services, Accommodation, and Retail have all suffered job loss and revenue loss as the pandemic has forced households to quarantine. The Health Care sector has suffered from the inability to perform elective procedures as all of its focus has centered on addressing the pandemic. The County received additional CDBG funds in 2020 to help prepare for, prevent, and otherwise address additional needs caused by COVID-19. Depending on the ongoing severity of the virus and its effects on society, the County may need to use additional resources to address the needs and disruptions caused by the pandemic.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	554	506	0	0	0
Arts, Entertainment, Accommodations	22,491	15,478	10	11	0
Construction	13,192	11,827	6	8	2
Education and Health Care Services	35,792	16,723	17	12	-5
Finance, Insurance, and Real Estate	14,055	4,595	6	3	-3
Information	4,002	2,462	2	2	0
Manufacturing	22,839	17,086	11	12	1
Other Services	9,072	7,824	4	5	1
Professional, Scientific, Management Services	20,846	9,372	10	6	-3
Public Administration	0	0	0	0	0
Retail Trade	28,706	20,964	13	14	1
Transportation and Warehousing	12,153	11,658	6	8	2
Wholesale Trade	14,888	14,063	7	10	3
Total	198,590	132,558	--	--	--

Table 27 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Metric	Number
Total Population in the Civilian Labor Force	261,883
Civilian Employed Population 16 years and over	242,485
Unemployment Rate	7.39
Unemployment Rate for Ages 16-24	20.23
Unemployment Rate for Ages 25-65	4.82

Table 28 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number
Management, business and financial	56,337
Farming, fisheries and forestry occupations	9,286
Service	21,870
Sales and office	61,555
Construction, extraction, maintenance and repair	22,059
Production, transportation and material moving	16,020

Table 29 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time	#	%
< 30 Minutes	111,354	49%
30-59 Minutes	81,411	36%
60 or More Minutes	36,107	16%
Total	228,872	100%

Table 30 - Travel Time

Data Source: 2011-2015 ACS

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	10,725	1,112	5,979
High school graduate (includes equivalency)	47,254	4,816	16,042
Some college or Associate's degree	68,713	4,394	14,957
Bachelor's degree or higher	75,881	2,415	10,926

Table 31 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	488	1,163	2,261	3,277	3,224
9th to 12th grade, no diploma	4,837	2,686	3,035	5,373	4,326
High school graduate, GED, or alternative	14,258	12,907	16,078	39,255	22,029
Some college, no degree	16,580	13,098	16,216	33,635	11,717
Associate's degree	2,308	5,289	6,505	13,376	2,730
Bachelor's degree	4,734	14,931	18,216	26,030	6,654
Graduate or professional degree	279	6,776	9,444	13,820	4,769

Table 32 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	1,369,154
High school graduate (includes equivalency)	2,751,645
Some college or Associate's degree	3,187,385
Bachelor's degree	3,751,435
Graduate or professional degree	4,380,372

Table 33 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Industry Description	2019 Jobs	2020 Jobs	2019-2020 Growth	2019-2020 Percent Growth
Transportation and Warehousing	28,016	30,523	2,507	9%
Accommodation and Food Services	22,587	23,467	880	4%
Health Care and Social Assistance	27,706	28,500	794	3%
Admin, Support, Waste Mgmt. Remediation	18,572	19,289	717	4%
Professional, Scientific, Technical Services	12,858	13,311	453	4%
Retail Trade	31,391	31,840	449	1%
Manufacturing	22,525	22,919	394	2%
Other Services (except Public Admin)	13,953	14,319	366	3%
Government	34,577	34,901	324	1%
Wholesale Trade	16,514	16,806	292	2%
Construction	16,798	16,977	179	1%
Educational Services	5,276	5,396	120	2%
Real Estate and Rental and Leasing	3,479	3,558	79	2%
Finance and Insurance	5,319	5,338	19	0%
Utilities	1,594	1,605	11	1%
Mining, Quarrying, Oil and Gas Extraction	196	190	(6)	(3%)
Information	2,232	2,224	(8)	(0%)
Agriculture, Forestry, Fishing and Hunting	800	768	(32)	(4%)
Arts, Entertainment, and Recreation	4,640	4,608	(32)	(1%)
Management of Companies and Enterprises	609	524	(85)	(14%)
	269,644	277,063	7,419	3%

Source: EMSI 2020.2 - QCEW Employees, Non-QCEW Employees, and Self-Employed

Indicator	March 2018	March 2019	March 2020
Total Residents in Labor Force	357,894	358,180	360,586
Total Residents Employed	342,813	343,139	343,139
Total Residents Unemployed	15,081	15,041	13,594
Unemployment Rate	4.2%	4.2%	5.6%
Initial Unemployment Claims	2,489	2,614	24,224

Source: Illinois Department of Employment Security

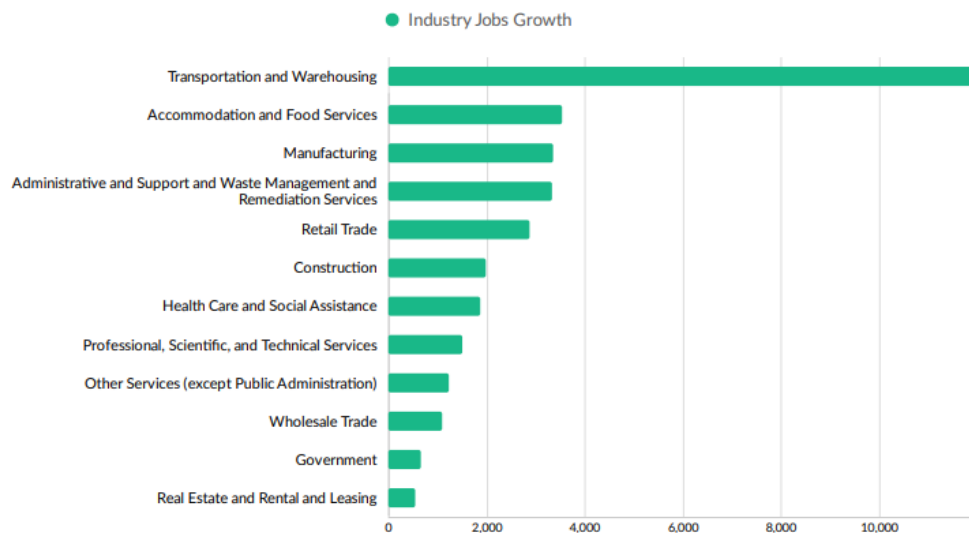
Will County 2020-2024 Consolidated Plan

Occupations with Largest Growth	2019-2020 Change	2019-2020 %Change	Entry Level Wages	Avg. Hourly Earnings	Experienced Wages
Transportation and Material Moving Occupations	2,052				
Laborers and Freight, Stock, and Material Movers, Hand	855	8%	\$9.21	\$13.72	\$20.43
Heavy and Tractor-Trailer Truck Drivers	260	5%	\$12.18	\$23.83	\$35.68
Industrial Truck and Tractor Operators	253	9%	\$11.46	\$16.48	\$23.75
Packers and Packagers, Hand	216	6%	\$9.06	\$12.22	\$16.29
Light Truck or Delivery Services Drivers	134	5%	\$8.97	\$17.84	\$28.96
Food Preparation and Serving Related Occupations	824				
Combined Food Preparation/Serving Workers, Incl. Fast Food	402	6%	\$8.25	\$10.02	\$12.50
Cooks, Restaurant	74	4%	\$9.01	\$12.71	\$16.94
Waiters and Waitresses	74	2%	\$8.25	\$10.50	\$16.86
First-Line Supervisors of Food Preparation and Serving Workers	57	4%	\$9.07	\$14.44	\$22.64
Food Preparation Workers	38	3%	\$8.51	\$11.24	\$14.77
Office and Administrative Support Occupations	804				
Stock Clerks and Order Fillers	249	4%	\$8.50	\$12.86	\$19.50
Shipping, Receiving, and Traffic Clerks	128	6%	\$10.53	\$15.60	\$22.41
Office Clerks, General	110	2%	\$9.15	\$16.81	\$26.50
Customer Service Representatives	69	2%	\$10.06	\$17.03	\$26.15
Receptionists and Information Clerks	34	2%	\$9.05	\$13.86	\$19.35
Sales and Related Occupations	517				
Retail Salespersons	212	2%	\$8.32	\$12.87	\$19.89
Cashiers	100	1%	\$8.53	\$10.86	\$13.84
Sales Reps, Wholesale/Manufacturing, Except Tech/Scientific	61	2%	\$12.29	\$30.21	\$54.44
First-Line Supervisors of Retail Sales Workers	43	2%	\$9.94	\$18.62	\$27.90
Sales Representatives, Services, All Other	29	2%	\$10.34	\$27.97	\$49.64
Production Occupations	433				
Production Workers, All Other	56	4%	\$8.94	\$15.26	\$23.84
Bakers	48	8%	\$8.25	\$11.36	\$15.76
Assemblers and Fabricators, All Other, Incl. Team Assemblers	40	2%	\$9.13	\$14.98	\$24.27
Packaging and Filling Machine Operators and Tenders	40	4%	\$9.73	\$15.09	\$22.61
Helpers--Production Workers	31	5%	\$8.49	\$12.47	\$17.60

Source: EMSI 2020.2 - QCEW Employees, Non-QCEW Employees, and Self-Employed

This reflects a sample of largest growth occupations in those occupational clusters. Not all occupations are listed.

Top Growing Industries



Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to local economic data sources, the County is diversified across a number of employment sectors. The largest sectors by jobs are government (34,901), transportation and warehousing (30,523), and retail trade (31,840). Other large sectors include health care/social assistance (28,500), accommodation and food service (23,467) and manufacturing (22,919). In terms of growth, transportation and warehousing is projected to be the largest area of growth (see graph above), followed by manufacturing, accommodation and food services, and retail trade. The largest employers within the county are listed below.

10 Largest Employees by Sector and Employer	Jobs
Warehouse/Distribution	
Amazon, with distribution centers across the county.	7,000
Local government and School districts	
Valley View School District (Bolingbrook and Romeoville)	3,400
Plainfield School District	3,216
Will County government	2,308
Joliet Public School District	1,737
Joliet Junior College	1,550
Health	
Silver Cross Hospital	2,912
Amita St Joseph Medical Center	2,598
Other	
Weathertech	1,535
Ulta	1,440
Total	27,696

Describe the workforce and infrastructure needs of the business community.

Before the COVID-19 crisis, unemployment was low and jobs were fairly plentiful. During consultations, many of the local stakeholders felt many of the jobs that were available to the unskilled portions of the workforce did not pay high enough wages to support a family. According to the National Low Income Housing Coalition study entitled “Out of Reach 2020”, a worker needs to earn an hourly rate of \$21.30 to afford a 2 bedroom rental unit in Will County. Many of the jobs in the warehousing sector, which is one of the fastest growing sectors of the local economy, are provided through temporary staffing firms that lead to a myriad of problems including variable work hours and loads.

The infrastructure needs of the business community are beyond the scope of this plan as it involves significant upgrades to infrastructure to interstates, state highways, and improvements to the levee that protects downtown Joliet from flooding.

Describe any major changes that may have an economic impact, such as planned local or

regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

In April 2020, the City approved to move forward with the annexation of 1,300 acres for the future Compass Business Park. In addition to the jobs that will result from the ongoing construction of the development, the new businesses located within the business park will create economic opportunities as well. The developer of the property has agreed to partner with Joliet Community College to provide job training through a Learning and Career Center. Additional information regarding the expected impact on community needs and opportunities can be found in the Sugar Run Creek Area Neighborhood Study⁴ and the Illinois Route 53 Corridor Land Use Plan⁵.

Finally, the recent spread of COVID-19 is expected to have an on-going impact on both the local economy and the workforce. If the response to combat the virus continues to force lockdowns on retail businesses and restaurants, unemployment will continue to spike. For families with children, the ability to re-open schools will have a significant effect on parents to return to work. Other businesses will face changes to their workforce as they pivot to providing telework as an option for their workforce.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

There is a broad range of jobs and work sectors within the County. While most living wage jobs require higher education, there are employment opportunities for those without higher levels of education. Overall, the skills and education of the workforce corresponds well to the employment available within the County. As noted above, consultations with local stakeholders are concerned about a lack of viable transportation options for jobs available to the unskilled workforce.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Workforce Investment Board of Will County

The Workforce Innovation and Opportunity Act (WIOA) provides financial assistance for education and training so that individuals can re-enter the workforce in jobs that will allow them to financially support themselves and their families. WIOA training funds must be targeted to Will County residents who are either economically disadvantaged or who are dislocated workers, while the general, or common Workforce Center services, are available to all residents of Will County regardless of employment or economic status.

⁴ https://www.cmap.illinois.gov/documents/10180/523804/FY17-0051+Sugar+Run+Creek+Plan_LOWRES.pdf

⁵ <http://lakecorridorplan.org/>

WIB provides a number of training opportunities for the local workforce, including short-term certificate or associate's degree programs that will make them more marketable for occupations that are in high growth within the local area. By training the workforce in these high growth areas, workers are more likely to find better paying jobs and employers are more likely to have their staffing needs fulfilled.

On the Job Training (OJT)

This program provides reimbursement to businesses to train new employees in the skills needed to work in their company. The target outcome is to provide trainees with full time employment with wages at least \$12.85 per hour in fields such as manufacturing, healthcare, information technology, transportation, and warehousing and logistics.

Connect To Your Future

This program assists youth who are in need of financial assistance and career guidance to train for growth occupations. The Connect to Your Future program is open to youth ages 18-24 who have earned their high school diploma or GED and meet income eligibility guidelines. The program is offered in conjunction with Joliet Junior College.

Opioid Grant Program

The Illinois Department of Commerce and Economic Opportunity (DCEO) provided a \$850,000 grant to a local partnership to fund job training for 40 people who have been displaced from the workforce because of the opioid crisis. Beneficiaries will work with trained recovery coaches at Governors State University and be matched with partner sites in Will County to gain paid work experience. Partner agencies include Stepping Stones Treatment Center, Existential Treatment Center, Family Guidance, Inc., Gateway Foundation, Cornerstone Services, Solid Ground Sober Living Houses, and the Will County Health Department.

Will County Problem Solving Courts

Will County has a number of Problem-Solving Courts aimed at assisting individuals who have committed non-violent offenses. The Problem-Solving Courts include Drug Court, Mental Health Court, and Veterans Court. While they are not a traditional workforce training initiative, they serve an important role in assisting those involved with the criminal justice system to re-enter society with employment and addressing barriers to employment.

WCCC

Through our case management and one-time assistance program, WCCCC can provide employment support to CSBG-eligible households that can be used to provide uniforms, work shoes, or to help pay the cost of child care for working parents. If customers face a hardship, we can offer one-time assistance funds can also be used to purchase or repair a car, as long as the applicant can prove employment, or the promise of employment to overcome a transportation barrier.

WCCCC has contracted with Employment & Employer Services to recruit and enroll CSBG-eligible underemployed and unemployed individuals throughout Will County. They will provide intake services, identify prospective employers, enroll participants in job readiness training, provide direct client

assistance for transportation costs, uniforms, and other requirements, and will provide drug testing and criminal background checks. Employment & Employer Services verifies employment at 30/60/90 days.

Higher Education

Will County is home to a number of higher education institutions: Joliet Junior College, Lewis University, Governor's State University, University of Saint Francis, Rasmussen College, DeVry University and St. Xavier University. Many of the institutions partner closely with workforce initiatives to ensure their offerings meet the needs of workers in in math and science, and technological innovation. Many of the universities and colleges have responded to the growing needs of Will County businesses and developed courses and training to suit specific requirements.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Will County does not participate in a Comprehensive Economic Development Strategy. The County has identified a need for a neighborhood economic development center to assist with implementing neighborhood plans and initiatives. The Will County Thought Leadership group is currently developing a collective impact strategy to identify and address needs in this area.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated?

There are a number of neighborhoods and communities within Will County that have concentrations of low- and moderate-income households. Cost burden, the most prevalent type of housing problem in the county, is in part due to lack of income for housing, and will therefore be more prevalent in neighborhoods that have higher concentrations of low and moderate income households. Other housing problems, including overcrowding and substandard physical conditions are also more common in these areas.

The following areas have been identified as having concentrations of low and moderate income households: Joliet, Bolingbrook, Fairmont, Preston Heights/Sugar Run Creek, Crest Hill, Godley, Ingalls Park, Lakewood Shores, Rockdale, University Park, and Wilmington.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated?

Among the 152 census tracts within the County, 41 have minority populations that account for more than half of the tract population (i.e. “minority majority”). The range of minority concentration is vast, from 98.5% of the population (Census Tract 8836.05) to 2.6% (Census Tract 8835.22).

Housing patterns are different for the two largest minority populations:

- Hispanics form the majority population in four census tracts, including 8813.02 (88%), 8813.01 (85%), 8821 (77%), and 8818 (52%). These census tracts account for 1.7% of the county’s overall population, but are home to 7.5% of the county’s Hispanic population.
- African Americans form the majority population in 8836.05 (93%), 8838.03 (73%), 8836.06 (68%), 8825 (66%), 9801 (65%), 8836.03 (62%), and 8812 (55%). These census tracts account for only 3.3% of the county population, but are home to 20% of the county’s African American population.

What are the characteristics of the market in these areas/neighborhoods?

Using the submarket analysis prepared by the Regional Housing Solutions Initiative, these areas are primarily classified as Submarkets 1,2 and 5. Additional detail on these submarkets can be found in the Housing Market Analysis overview.

Are there any community assets in these areas/neighborhoods?

The two areas identified in Bolingbrook are adjacent to significant employment opportunities. Census tract 8801.17 contains the Bolingbrook Promenade and adjacent retail anchors such as Ikea. Census tracts 8801.14 and 8801.13 are located near the intersection of I-55 and Route 53. This area has a significant employment base, including companies on the Remington Blvd corridor such as WeatherTech

and Amita Medical Center. These areas also contain HUD-assisted multifamily properties which could serve as a strong asset and partner in any type of comprehensive strategy.

Fairmont has benefitted from ongoing efforts by the County to revitalize the neighborhood. Within the neighborhood, there is a strong social fabric that includes a neighborhood school, the community center, and faith based groups. Fairmont residents also have existing relationships with other partner organizations, including Lewis University.

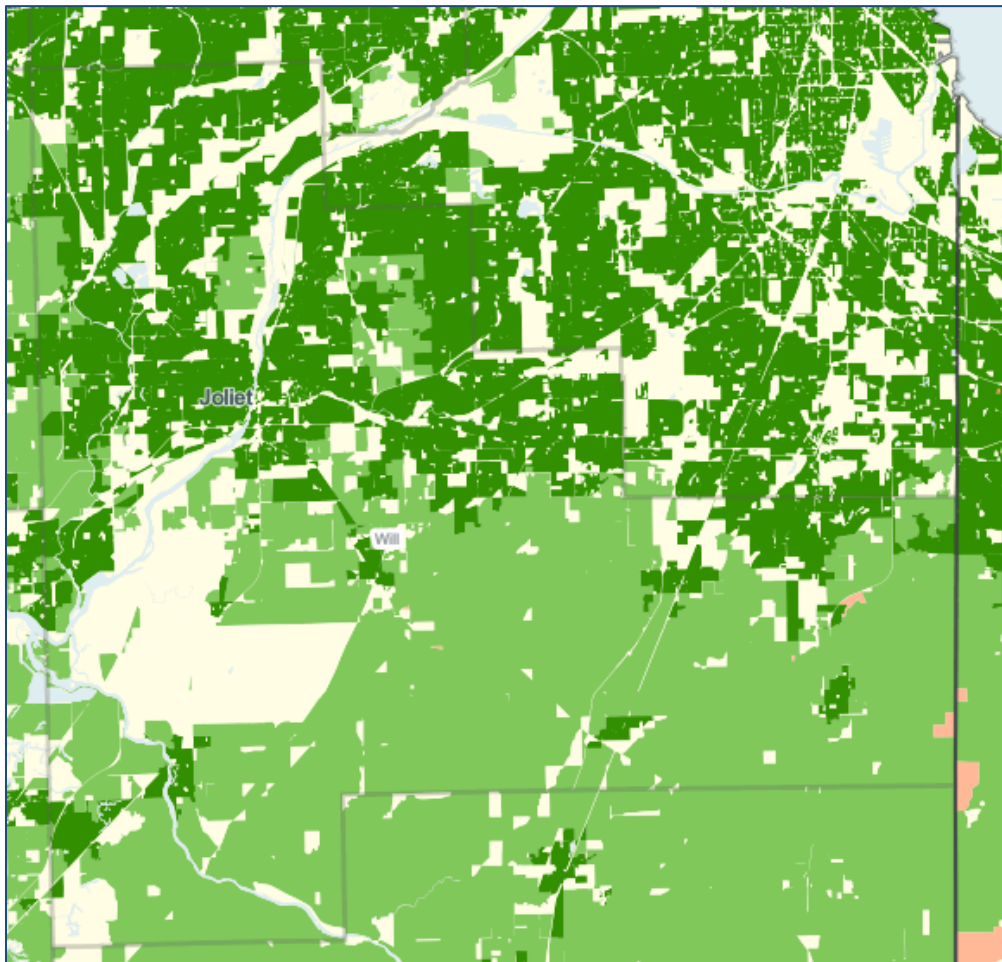
Preston Heights has a number of assets within its area, including access to a growing employment base (although the increased commercial uses are causing community issues as well), available land for new development and redevelopment, and proximity to community facilities and infrastructure.

We WILL Grow School and Community Garden Program, funded through Resource, Recovery & Energy Division, have 29 community gardens, many of which are located these areas, including two in University Park, two in Fairmont, one in Preston Heights, and six in Joliet.

MA-60 Broadband Needs of Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to data from the Federal Communications Commission, the County is well served by fixed broadband. Fixed broadband is available in almost all portions of the County except for some small pockets within the southeast (shaded pink in the map below). According to the 2018 5 Year ACS survey, approximately 93% of households have a computer in their home and 88% have a broadband internet subscription. While this is a fairly high percentage, this also means there are approximately 12,425 households without broadband internet. The areas with the lowest percentage of broadband users includes Wilmington, Fairmont, and Lakewood Shores. While broadband access may be available, the cost may be prohibitive to some low-income households. Two internet providers have low-cost plans available. Comcast Internet Essentials (www.internetessentials.com) provides service for approximately \$10 per month to all HUD-assisted households. In addition to low cost access, they also have a low-cost computing device service. AT&T Access Plan (<https://accessatt.solixcs.com/#/home>) provides discounted service to persons enrolled in the Supplemental Nutrition Assistance Program (SNAP).



Geography	Households	with a Computer		with Broadband	
		#	%	#	%
<i><u>Incorporated Places</u></i>					
Beecher	1,679	1,559	92.9	1,472	87.7
Bolingbrook	22,483	21,506	95.7	20,337	90.5
Braidwood	2,467	2,276	92.3	2,015	81.7
Channahon	4,085	3,954	96.8	3,769	92.3
Crest Hill	6,967	6,242	89.6	5,698	81.8
Crete	3,063	2,833	92.5	2,558	83.5
Elwood	894	817	91.4	752	84.1
Frankfort	6,067	5,869	96.7	5,686	93.7
Homer Glen	8,292	7,815	94.2	7,392	89.1
Joliet	47,360	42,641	90	39,418	83.2
Lockport	8,853	8,366	94.5	7,906	89.3
Manhattan	2,526	2,318	91.8	2,201	87.1
Minooka	3,515	3,383	96.2	3,221	91.6
Mokena	7,144	6,829	95.6	6,520	91.3
Monee	2,126	1,976	92.9	1,895	89.1
New Lenox	8,542	8,228	96.3	7,852	91.9
Peotone	1,514	1,351	89.2	1,256	83.0
Plainfield	12,521	12,223	97.6	12,043	96.2
Rockdale	729	638	87.5	583	80.0
Romeoville	11,541	10,927	94.7	10,327	89.5
Shorewood	5,816	5,440	93.5	5,284	90.9
University Park	2,584	2,339	90.5	2,130	82.4
Wilmington	2,289	1,973	86.2	1,791	78.2
<i><u>Unincorporated Places</u></i>					
Crystal Lawns	702	680	96.9	673	95.9
Fairmont	820	711	86.7	550	67.1
Frankfort Square	2,837	2,682	94.5	2,627	92.6
Ingalls Park	1,197	1,102	92.1	1,025	85.6
Lakewood Shores	577	532	92.2	442	76.6
Preston Heights	863	735	85.2	705	81.7
Will County	227,848	212,204	93.1	199,779	87.7
Illinois	4,830,038	4,264,785	88.3	3,891,212	80.6

Describe the need for increased competition by having more than one broadband Internet

service provider serve the jurisdiction.

Healthy competition would help ensure competitive pricing among service providers. Currently, most residents have more than one provider to choose from. Broadband speeds paired with unlimited data plans available through mobile phone carriers also provide an option for persons not wishing to purchase a separate broadband internet service.

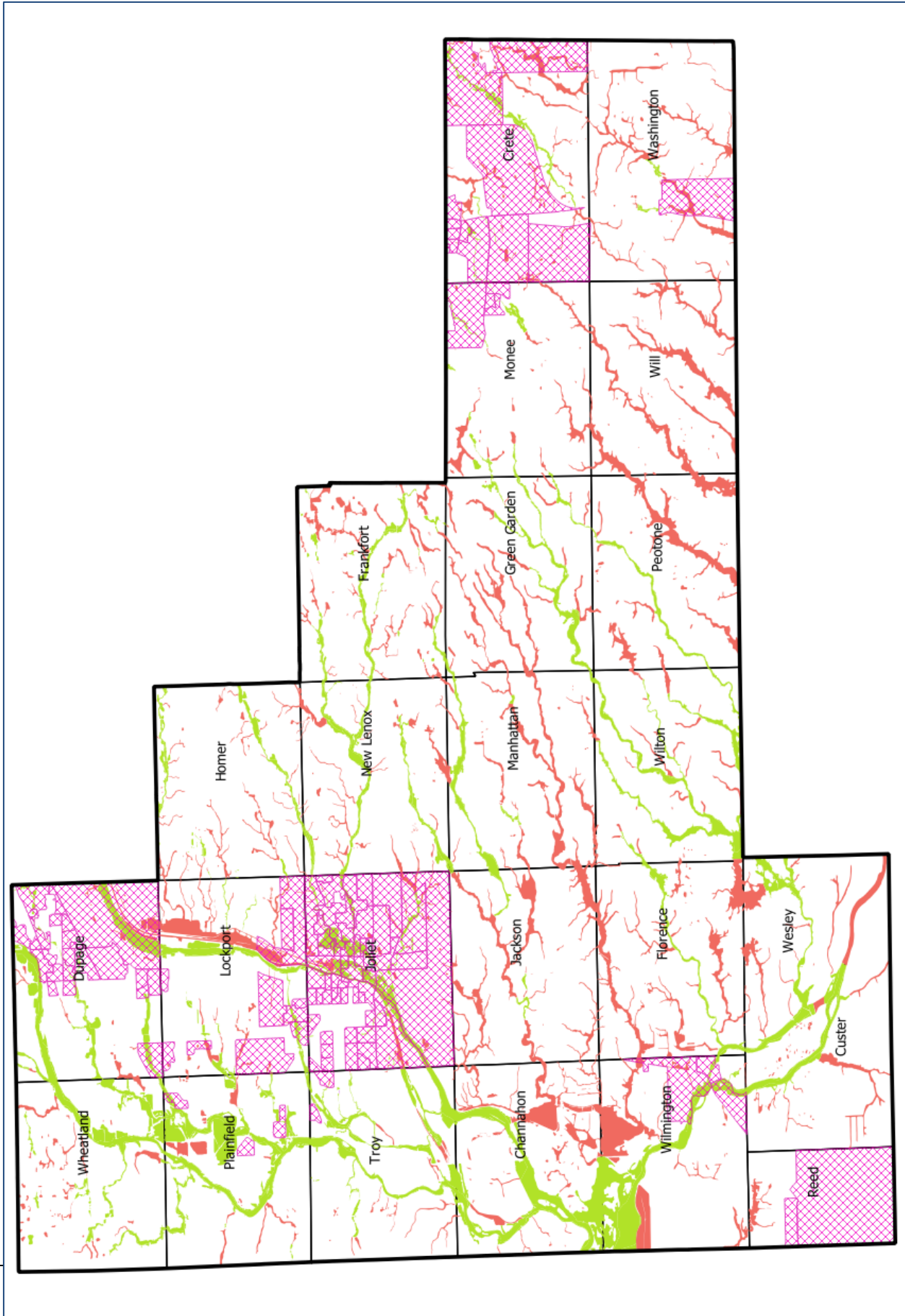
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The County is not considered to be at high risk for increased natural hazards associated with climate change. Some studies suggest Illinois may be at higher risk for tornadoes and flooding due to rising temperatures. According to a 2016 study released by the US EPA, the changing climate is likely to increase the frequency of floods in Illinois. Over the last half century, average annual precipitation in most of the Midwest has increased by 5 to 10 percent. Rainfall during the four wettest days of the year has increased about 35 percent, and the amount of water flowing in most streams during the worst flood of the year has increased by more than 20 percent. During the next century, spring rainfall and average precipitation are likely to increase, and severe rainstorms are likely to intensify. Each of these factors will tend to further increase the risk of flooding.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The map on the following page depicts overlap between areas prone to flooding (green and red) and CDBG-eligible areas (pink hatch). CDBG-eligible areas are those where more than 46% of residents qualify as low- and moderate-income. There are not many low and moderate income neighborhoods at risk of flooding according to these maps. There a number of older residential neighborhoods within the City of Joliet that contain a high concentration of low income households within flood-prone areas. Portions of Wilmington and some incorporated areas in the far eastern portion of the county are at risk as well.



Strategic Plan

SP-05 Overview

Will County is committed to ensuring that all of its residents have access to a suitable living environment, decent housing at an affordable price, and access to economic opportunities to provide for their families and build wealth. The overall goal of this Consolidated Plan is to expand the range of opportunities for all residents by collaborating and advocating for equal opportunity, healthy neighborhoods, and adequate housing stock throughout the County.

One of the overarching goals of this Strategic Plan is to address racial and ethnic disparities and advance equal opportunity. The County will seek to affirmatively further fair housing and support projects to reduce racial disparities in health, education, and other areas that affect quality of life and access to opportunity in high need areas. All actions and efforts of the County taken during this Consolidated Plan will take equity and inclusion into consideration. This includes determining who is not included in the work, what are potential barriers to inclusion, and how to overcome those barriers.

This goal corresponds to the overall vision established by the Will County Land Use Management Plan.

- Will County will have a healthy balance of jobs and housing, such that ample employment opportunities are available to Will County residents without having to commute out of the County.
- Will County will encourage new urban density development to generally occur in existing or planned infrastructure service areas.
- As farmland is converted to non-agricultural uses, rural character will be preserved as much as possible.
- Farmland in Will County will be respected as a viable and desirable land use and as an important component of the local economy.
- Will County will have an economically healthy mix of residential and business uses, such that ample employment opportunities are available within Will County, avoiding a large outward daily commute.

Currently, the existing housing market caters to large, single-family development at the expense of other forms of housing. Communities are more resilient and are strengthened by containing a mix of housing types that caters and serves the needs and demands of all of its residents, which will span a range of financial and lifestyle needs. All housing types - along with their residents – make positive economic and social contributions to their communities.

Over the next five years, the County will focus its available resources to increase the supply, condition and affordability of housing. The County will also invest in neighborhood infrastructure to create healthy neighborhoods, and support stakeholders who cater to those who are most vulnerable and provide crucial services to residents. Outside of its targeted neighborhoods, the County will seek to support special needs households, including seniors, persons with disabilities, and other households that may need supportive services.

Given the broad range of needs and the limited amount of resources available, the County can only meet a portion of the needs within the community. For the purpose the Consolidated Plan, the needs identified as "high priority" are those that the County plans on addressing with available federal funds over the next five years.

This portion of the plan, the Strategic Plan, summarizes the community needs documented in the needs assessment and market analysis and identifies the high priority needs that will be addressed over the next five years. The Strategic Plan also describes proposed actions to address priorities. This includes:

- identifying available resources (Anticipated Resources),
- who will carry out the activities (Institutional Delivery Structure), and
- how the conditions of the market will influence the City's actions (Influence of Market Conditions).

Given the variables above, the County sets goals that will be used to measure performance over the term of the plan. It should be noted that is difficult to estimate the funding levels for HUD programming as they are dependent on funding levels appropriated by Congress which can vary on a yearly basis. Given this, the goals listed in the plan are based on the assumption that funding will remain relatively stable over the next four years. The Strategic Plan also describes the County's policies it will follow to address specific issues required by the regulations, including barriers to affordable housing, lead-paint hazards, and anti-poverty measures.

During the development of this plan, the United States declared a national state of emergency in response to the spread of COVID-19. The response to the virus has included unprecedented levels of quarantine, the closure of schools, businesses, and public institutions. While this planning process is completing, the end of the COVID-19 and its effects on society are still unclear. Inasmuch as this plan seeks to prioritize how available resources will be used, the County recognizes that priorities could very well shift in drastic fashion due to the on-going issues caused by COVID-19. If priorities, goals, or strategies in this version of the plan are changed, the County will follow its substantial amendment procedures to ensure that the public and community stakeholders have an opportunity to participate in any changes.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Under the CDBG program, investments that benefit specific areas are limited to those where at least 51% of the residents are considered to be low- and moderate-income (LMI) that have incomes less than 80% of the area median income. Will County qualifies as an “exception community” which means funds can be invested in areas with a concentration of LMI residents relative to the community as a whole. For the 2020 program year, the County can invest CDBG funds in an area where the LMI percent is at least 46%. A map on the following page highlights those areas in green.

The County’s CDBG allocation is in part based on a joint agreement with the Village of Bolingbrook. As part of this agreement, a percentage of the overall CDBG allocation will be used to meet the needs of Bolingbrook. Similarly, the County’s HOME allocation is based on a consortium agreement with the City of Joliet. While neither agreement calls for a specific percentage of funds to be used in Bolingbrook or Joliet, the County has estimated the amounts that will be allocated to these communities based on the needs and priorities documented in this plan.

The following municipalities, wholly or partially within Will County’s HUD jurisdiction, are governed by home rule: Bolingbrook, Channahon, Elwood, Homer Glen, Joliet, Lockport, Manhattan, Monee, New Lenox, Plainfield, Rockdale, Romeoville, Shorewood, University Park, and Woodridge. Compared to communities within unincorporated areas of the county, home rule communities have more institutional capacity and resources to meet the community development needs within their jurisdictions. As such, the County may give priority to projects that serve unincorporated areas.

An overarching goal of the County’s plan is to promote equity and inclusion based on the data found within the needs assessment and market analysis. Areas of need include County Board districts 1, 3, 4, 8, and 9. These districts include communities such as Monee, University Park, Bolingbrook, Fairmont, and Preston Heights. The following factors were used to identify areas:

- Concentrations of poverty
- Concentration of Racial or Ethnic Minority populations
- Employment barriers including high unemployment and low educational attainment
- Lack of food access
- Lack of health insurance

Target Area – Fairmont

Fairmont is an unincorporated place located on the northeastern fringe of Joliet. The County has made significant infrastructure investments and housing projects within the community during the last Consolidated Plan and plans to continue its work in this plan. The community is in the process of transferring to the City of Joliet’s water and sewer system. The project will help 880 homes have better infrastructure and save money on utilities. Several community gardens in the area provide fresh, healthy food to local food pantries.

However, some of the needs cited in early plans and studies remain to be addressed. The redevelopment of vacant land and vacant housing was one of the highest priorities for residents. Over the last several years the County has cleared blighted structures from over 45 properties in the Fairmont community. There are a number of vacant land parcels and vacant structures that detract from the vibrancy of the neighborhood. Vacancies adversely affect property values and increase negative perceptions about crime, safety, and overall community image.

Some of the other needs include community-oriented retail to serve the neighborhood and a mixture of commercial and industrial on nearby arterials. Improvements to parks and open space, including new and expanded parks, improved access to nearby open space, and specific attention to promoting local food production, such as a community garden.

The community already contains a number of neighborhood assets that can be built upon, including a community center, strong community institutions including a school and faith-based groups, the availability of developable land, and proximity to the amenities of both Lockport and Joliet. A good example of collaboration and recent success is the Fairmont Community Garden. The garden is managed by the Fairmont Community Partnership Group, including students from Lewis University, and all the harvest is donated to the Fairmont Food Pantry located next door.

Target Area - Sugar Run Creek / Preston Heights

The Sugar Run Creek Area includes some portions of Joliet and Preston Heights, an unincorporated census place south of Joliet centered on Chicago Street (Route 53). The neighborhood is primarily single-family owner-occupied homes, but it does contain a higher percentage of vacant housing units, renter-occupied units, and foreclosures than Joliet or Will County as a whole. According to a recent neighborhood plan, the median housing value is significantly lower than Joliet and Will County as a whole, due in part to the older age and smaller size of homes.

There are a number of challenges and opportunities within this area. The area has been negatively impacted by the increased truck traffic arising from two nearby intermodal centers. While this increase in economic opportunity provides for additional employment, there is an increasing need to improve vehicular and pedestrian safety along major corridors like Route 53. According to the neighborhood plan, the neighborhood would be well served by a neighborhood scale mixed use district that includes a variety of housing types and retail. The neighborhood study also called for installation of streetscaping, public art, and gateway features that foster a unique neighborhood identity. The corridor has some historic value as this part of Route 66 was home to a number of blues establishments. The overall need was to ensure the area catered to the needs of the residents. There is a potential to improve the industrial portions of the area as well. The neighborhood study called for a redesign of the Alessio Drive industrial area.

In contrast to other areas within Will County, the Sugar Run Creek Area did not experience dramatic population growth between 2000 and 2010. Since 2010 the area's population has remained relatively constant. As with Fairmont, strategic reuse of vacant lots would enhance the overall appeal of the community and help increase property values. New housing could take several forms and address the needs of multiple target markets, including young professionals, new families, and existing residents

seeking to age in place within the community. A large home builder, Ryan Homes, has begun to market new single-family homes in the Sunset Point subdivision. These homes will bring a welcome investment to the area but may be out of the price range of many moderate-income buyers.

A new community garden at the National Hook Up of Black Women Joliet Chapter, located at 1705 Richards Street, provides food for all program participants and is a new Northern Illinois Food Bank pantry site. The area is adjacent to two regional bikeways. Improvements to create a linkage between the two trail systems that serves the neighborhood residents would create a valuable asset for the area. Residents also called for better linkage to nearby open space such as Nowell Park and Recreational Center.

A number of quarries in the area provide for potential redevelopment opportunities into additional open space. As noted earlier, the unincorporated sections of this area do not have access to a library without paying additional fees.

Potential Target Areas

There are a number of potential target areas throughout the County, including Crest Hill, Godley, Ingalls Park, Lakewood Shores, Rockdale, University Park, and Wilmington. As noted in the Anti-poverty Strategy section of the plan, these communities contain a relatively high percentage of persons living in poverty or are considered by the United Way to be “Asset-Limited, Income Constrained, Employed” or ALICE. The percentage of residents who are considered ALICE or below range from 47% in Lakewood Shores to 58% in University Park.

Geographic Area	HOME	CDBG
Joliet	40%	0% ⁶
Bolingbrook		20%
Target Areas		
Fairmont		10%
Other Low Mod Areas		30%
No geographic basis	60%	40%
	100%	100%

Table 34 - Geographic Priority Areas

General Allocation Priorities

Will County is an Urban County that serves a large unincorporated area and participating communities. Participating communities are encouraged to submit applications that address the priorities and strategies contained in the current Five-Year Consolidated Plan. The CDBG Advisory Board and county staff reviews each application, receives public comment on the application, and makes

⁶ Joliet receives its own CDBG allocation and therefore does not qualify for CDBG available through the County.

recommendations to the County Board. The geographic distribution of funds will partly be based on the level of interest and quality of applications received by the participating communities. For all investments, the County will consider how the project will serve to either concentrate or deconcentrate the levels of poverty within the project's area.

For the first year of this Consolidated Plan cycle, the County will allocate CDBG funds to Fairmont in order to complete the comprehensive work that was begun in the last Consolidated Plan and provide an allocation of Bolingbrook per the joint agreement. For HOME funds, the City of Joliet will receive a portion of funds based on the existing HOME Consortium agreement. The remaining funds will be distributed based more on alignment with the priority needs and perceived outcomes than geographic location. For the remaining four years of the Consolidated Plan, the County will explore the identification of additional target areas in order to leverage and better coordinate other available resources and initiatives occurring in specific neighborhoods.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Affordable Housing	
Priority Level	High
Population	Extremely Low, Low, and Moderate Small Families, Large Families, Families with Children, and Elderly
Geographic Areas Affected	Countywide Joliet
Associated Goals	Improve Condition of Housing Stock Create New Affordable Housing Increase Homeownership Planning, Administration, and Capacity Building
Description	<p>For the purposes of this plan, affordable housing includes:</p> <ul style="list-style-type: none"> (1) the need to rehabilitate existing affordable housing stock; (2) increase the number of affordable housing units; and (3) preserve existing affordable housing units that may be lost from the local stock. <p>A greater supply of affordable housing units was the most common refrain heard from community stakeholders during the planning process. While there is a need for both owner and renter units, there is a particular need for an increase in the number of affordable rental units.</p> <p>An assessment of the housing market shows that most of the private market development caters to large single-family housing developments. Within older neighborhoods throughout the County, there is a higher number of substandard homes and vacant and blighted properties that decrease the sustainability of the neighborhoods.</p>
Basis for Relative Priority	The needs assessment, market analysis, and consultation all support the need for additional affordable housing throughout the County. This is evidenced by the high prevalence of cost burdens, the lack of private development of affordable housing supply, and trending mismatch between housing costs and median wages. The need for affordable housing in general was the most frequently heard comment made throughout the planning process.

Homelessness	
Priority Level	High
Population	Chronic Homelessness, Individuals, Families with Children Mentally Ill, Chronic Substance Abuse, Veterans Persons with HIV/AIDS, Victims of Domestic Violence Unaccompanied Youth
Geographic Areas Affected	Countywide Joliet
Associated Goals	Homelessness
Description	<p>The needs of the homeless population and those at risk of homelessness are deemed a high priority for the purposes of this plan. This category of need includes the needs of existing emergency and transitional shelters, the development of new facilities, permanent supportive housing providers, and the members of the Continuum of Care who provide on-going supportive services and homeless prevention programs.</p> <p>Specific needs for homeless include crisis response intervention and outreach, rapid rehousing, and prevention. The potential effects of the COVID-19 crisis could lead to a dramatic increase in the need for prevention, rehousing, and outreach.</p>
Basis for Relative Priority	Homelessness is a high priority based on consultations with the Continuum of Care and other community stakeholders. Funding available through this plan can be used to increase the effectiveness of programs funded through the Continuum of Care. By allocating available resources to the needs of homeless, the City feels it can shorten the duration of homelessness and lower the overall burden on other institutions caused by homelessness, including the health care system and the criminal justice system.

Non-Homeless Special Needs	
Priority Level	High
Population	Elderly, Frail Elderly Persons with Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
Geographic Areas Affected	Countywide
Associated Goals	Improve Public Services Housing Rehabilitation Planning, Administration, and Capacity Building
Description	<p>Non-homeless special needs populations include those are not homeless but require supportive housing and/or services to maintain housing. These populations include the elderly (ages 62 and over), the frail elderly, persons with disabilities, persons recovering from substance abuse, and persons living with HIV/AIDS. These populations often live on fixed incomes and may require housing assistance and supportive services.</p> <p>While some of this need is met by other funding sources, community service providers identified rising costs of personal assistants and gaps in coverage for persons over 60. Additional transportation was also cited as a need for seniors.</p> <p>For other populations requiring supportive housing, including persons with disabilities, persons combating substance abuse and/or mental illness, and persons living with HIV/AIDS, there is an ongoing need for both affordable housing units and supportive services as these populations cannot maintain independent living without ongoing subsidies and support. As evidenced by the homeless counts, many households with contributing factors such as substance abuse, untreated mental health issues, and HIV/AIDS lose their housing without adequate supports.</p>
Basis for Relative Priority	The County has identified the non-homeless special needs populations as a high priority based on its consultations with community stakeholders and the current availability of supportive housing options.

Non-Housing Community Development	
Priority Level	High
Population	Non-housing Community Development
Geographic Areas Affected	CDBG Target Area Countywide Bolingbrook
Associated Goals	Eliminate Blighted Conditions Increase Economic Opportunities Improve Neighborhood Infrastructure and Facilities Improve Public Services Planning, Administration, and Capacity Building
Description	<p>Non-housing community development includes the need for public facilities, infrastructure, public services, and economic development. For the purposes of this plan, the needs described in this category apply mainly to the needs of households and neighborhoods that qualify as low and moderate income, meaning households earning less than 80% of the area median income based on household size.</p> <p>A wide variety of neighborhood infrastructure needs were identified. These include the installation of water/sewer lines, sidewalks and bike lanes, and drainage improvements were commonly identified needs in consultations and neighborhood plans. Public facilities that serve specific LMI populations and LMI neighborhoods also have ongoing needs due to the current age of buildings and lack of access in underserved areas.</p> <p>Economic development was also described as a high need. This includes assistance to businesses to create economic opportunities and to increase resilience from the COVID-related downturns. It also includes supportive services such as job training, microenterprise assistance, transportation, and child-care to provide greater access to employment opportunities for residents.</p>
Basis for Relative Priority	The County places a high priority on assistance LMI communities improve and maintain their neighborhood infrastructure and facilities to provide a suitable living environment for their residents to provide access to opportunities. This priority need also includes economic development and the elimination of blighted properties.

Public Housing	
Priority Level	Low
Population	Public Housing Residents
Geographic Areas Affected	Countywide
Associated Goals	<p>Improve Condition of Housing Stock</p> <p>Create New Affordable Housing</p> <p>Increase Homeownership</p> <p>Planning, Administration, and Capacity Building</p>
Description	<p>Public housing needs include those of public housing residents and housing choice voucher holders. The category of need includes both the needs of the households currently participating in public housing programs and the needs of the physical developments administered by the Housing Authority of Joliet.</p> <p>The Housing Authority is well managed and does not require CDBG or HOME funding for its current inventory of developments. For “non-public housing” affordable housing developments that the Housing Authority undertakes the County will consider these units under the Affordable Housing priority described above.</p>
Basis for Relative Priority	<p>Public housing is assigned a low priority relative to the other affordable housing and community development needs as the public housing authority has access to other resources to sufficiently address the needs of its residents. The County will coordinate and cooperate with the public housing authority to ensure that public housing residents are aware of and have access to programs and projects funded through this Consolidated Plan. The County will also collaborate with the housing authority if there are opportunities to develop affordable units outside of the public housing developments and its efforts to combat the effects of concentrated poverty.</p>

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Tenant Based Rental Assistance (TBRA)

The cost of rental housing within the market is reasonable for most moderate and middle income levels, but it is too high for households at the lowest incomes. A household would need 2.5 full-time minimum wage earners, earning \$9.25 per hour, in order to make a two bedroom apartment set at Fair Market Rent of \$1,202 "affordable", meaning that gross rent, including utilities, is not greater than 30% of income. According to the latest CHAS data, 6,078 extremely low income, non-elderly renter households pay more than 30% of their income and would benefit from TBRA. Of those, 4,983 pay more than half of their income for housing and could face homelessness if there is a disruption in income.

The COVID-19 pandemic caused severe hardships on persons economically affected by the stay at home orders, including unemployment. Rental assistance in the form of TBRA will be needed to assist households remain in their homes until the economy has fully adjusted to the effects of COVID-19.

TBRA for Non-Homeless Special Needs

The maximum monthly Supplemental Security Income (SSI) payments, a common form of income for persons with special needs, is \$783. If the person also qualifies for the average amount of disability (SSDI), they will receive an additional \$1,197 for a total monthly income of \$1,980. At this income, an affordable monthly housing burden, including utilities, should be no more than \$594. If the person does not qualify for disability and only rely on SSI, the affordable monthly housing burden is only \$234.

The 2020 Fair Market Rent for an efficiency apartment is \$915 while a one-bedroom is \$1,044. Based on these figures, a person receiving only SSI would require a monthly stipend of approximately \$810 to make a 1 bedroom affordable. A person receiving SSI and the average disability payment would also need a subsidy to make housing affordable, depending on the rent of available units.

New Unit Production

The need for more affordable rental units was identified several times throughout the planning process. The current market continues to develop large, single-family subdivisions. While some multifamily rental has been built in recent years, those units are mostly targeted to incomes above the eligibility threshold for HUD programs. Given the current costs of construction, the development of new ownership housing for income-eligible homeowners is not feasible without large subsidies. Some programs, like Habitat for Humanity, are able to develop new single-family housing affordable to the lowest income levels by relying on extensive donations and volunteer labor. These developments still need subsidies to ensure affordability. The development of rental housing typically requires the involvement of large institutional investors through the Low Income Housing Tax Credit program.

Rehabilitation

Given the age and condition of existing housing stock, the current market strongly supports rehabilitation efforts for units that are suitable for rehabilitation. Owner households with limited incomes may defer necessary repairs and maintenance which aggravates the housing issue and could lead to blighted conditions. One argument against rehabilitation is that of cost. In many cases, the amount of funds necessary to rehabilitate a unit may not be feasible. Options such as reconstruction or clearance and new construction may provide better value for investment in that the new unit would more closely align with current demand.

Acquisition, including preservation

Costs of single-family housing varies widely throughout the County. Some areas do have single-family housing in standard condition that is affordable to low- and moderate-income homebuyers. According to local realtor data, the median sale price for single-family homes at the end of the 3rd quarter 2019 was \$224,800. A household would need an annual income of \$70,760 for a median-priced home to qualify as affordable. While this is at the top range of allowable incomes for larger households and over income for smaller families, down payment assistance and soft-second mortgages would bring a broader range of incomes within affordability.⁷ The City of Joliet recently administered a homebuyer program that provided up to \$25,000 in homebuyer assistance that was successful in assisting a number of low-income buyers achieve homeownership.

⁷ Assumptions: A first mortgage (30 Year at 4%) with a 90% Loan to Value has a principal and interest payment of \$1,169, plus \$600 in monthly utilities, taxes, and insurance, totals \$1,769 in monthly housing costs. An annual income of \$70,760 would be needed to keep housing costs at 30% of income.

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The main source of funding for the goals, programs, and projects discussed in this Consolidated Plan will come from the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grants (ESG).

Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) funds can be used for a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and improved community facilities and services, provided that the activities primarily benefit low- and moderate-income residents. Some examples of how the CDBG funds can be used include:

- public water and sewer improvements,
- storm drainage systems and improvements,
- housing rehabilitation for income-eligible homeowners,
- down payment assistance for homebuyers,
- workforce training in local, sustainable food production,
- social service programs for youth and seniors,
- technical assistance to neighborhood groups and non-profits to increase capacity,
- clearance and demolition of blighted structures, and
- street improvements in income-eligible areas.

Section 108 Loan Guarantee Funds (CDBG 108)

As a recipient of Community Development Block Grant (CDBG) funding, the County is eligible to participate in the Section 108 Loan Guarantee program administered by the U.S. Department of Housing and Urban Development (HUD). Under this program, the County is able to leverage up to five times its annual CDBG allocation for large community development investments.

HOME Investment Partnerships Program (HOME)

The HOME Investment Partnerships Program (HOME) funds received by the County must be used for affordable housing projects. Beneficiaries of HOME-funded projects must earn less than eighty percent of the area median income. Eligible types of activities include:

- Development of new affordable housing,
- Downpayment assistance for income-eligible buyers,
- Acquisition/Rehabilitation/Resale of owner housing (i.e. flipping),
- Rehabilitation of existing affordable owner-occupied or rental housing, and
- Tenant-based rental assistance.

Emergency Solutions Grant (ESG)

Emergency Solutions Grant (ESG) funds must benefit homeless persons and families and those at risk of homelessness. ESG funds can be used to support shelters, assist homeless persons access private housing, prevent homelessness, and conduct street outreach.

Anticipated Resources

Program	Expected Amount Available Year 1				Years 2-4
	Allocation	Program Income	Prior Year Resources:	Total:	
CDBG (Federal)	\$2,115,135	\$0	\$700,000	\$2,815,135	\$8,460,540
HOME (Federal)	\$1,254,075	\$0	\$0	\$1,254,075	\$5,016,300
ESG (Federal)	\$146,094	\$0	\$0	\$146,094	\$584,376

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

The HOME Program regulations require a 25% match. The County does not require match on a project by project basis, as some projects do not have the ability to produce 25% match. Other projects are able to provide more than 25% match, often through donated land and/or materials. By balancing projects that can provide match with those that cannot, the overall match requirement is monitored and met.

Additional funding (leveraging) is supplied by Low Income Housing Tax Credits, private funding, and a number of other funding sources, including the State of Illinois Abandoned Properties Program to assist in clearance and removal of blighting conditions.

The ESG Program regulations require 100% match. This requirement is met by the County's CDBG funds distributed for homeless programs through the County's CDBG Homeless Services Program Grant Fund.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

The County can acquire properties for specific community development purposes and can acquire property through the foreclosure of demolition liens. If appropriate, the County may pursue these acquisition strategies to further redevelopment projects.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Entity Type	Role	Area Served
City of Joliet	City government	CDBG Lead Entity	City of Joliet
Will County	County government	HOME Lead Entity	Will County
Joliet Housing Authority	Public Housing Authority	Public Housing Agency	Will County
Village of Bolingbrook	City government	CDBG Joint Agreement	Village of Bolingbrook

Table 35 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Community Development Division of the Will County Land Use Department is the lead entity for the Joliet-Will County HOME Consortium, the Urban County CDBG allocation and the ESG allocation. As the lead entity, the Community Development Division is responsible for the development of the Consolidated Plan and the on-going administration of the CDBG, HOME, and ESG programs on behalf of the County. The County administers some programs internally and uses subrecipients and contractors to administer others. The County works closely with financial institutions, contractors, developers, businesses, non-profit agencies, volunteers, the local Continuum of Care, and other governmental units and agencies to effectively administer the funding and carry out the goals and objectives of the Consolidated Plan.

Two communities within the County, the City of Joliet and the Village of Bolingbrook, are entitled to receive funding directly from HUD but choose to jointly administer HUD grants with the County. The City of Joliet administers its own CDBG allocation and plays an administrative role for HOME-funded projects within the City. The Village of Bolingbrook plays an administrative role in CDBG-funded projects within the Village and does not play a role in the administration of the HOME Program.

The Housing Authority of Joliet (HAJ) has jurisdiction of the public housing stock within the County and is the administrator of the Housing Choice Voucher Program (Section 8). HAJ operates over 1,000 units in its capital inventory and provides affordable housing through an additional 1,349 Section 8 Housing Choice Vouchers. HAJ also develops additional affordable housing units outside of its public housing inventory. The County is exploring opportunities with the Housing Authority's non-profit subsidiary to increase workforce housing .

The County is fortunate to strong partners in the County, HAJ, as well as a network of experienced service providers within its jurisdiction. This includes an active Continuum of Care to provide homeless services and motivated service providers across the broad range of community development, economic development, and affordable housing.

Despite the strong partnerships with existing non-profit developers, the current level of need to build additional affordable housing exceeds current capacity. During the consultation process, additional collaboration among homeless providers was also cited as a need.

Availability of services targeted to homeless persons and persons with HIV and mainstream services,

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	x	x	X
Street Outreach Services			
Law Enforcement	x	X	
Mobile Clinics	x	X	
Other Street Outreach Services	x	X	
Supportive Services			
Alcohol & Drug Abuse	x	x	X
Child Care	X	x	
Education	x	X	
Employment and Employment Training	X	x	
Healthcare	x	x	X
HIV/AIDS	X	x	x
Life Skills	x	x	X
Mental Health Counseling	X	x	x
Transportation	x	x	X

Table 36 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

The Continuum of Care has instituted a coordinated entry system to coordinate intake among homeless services providers that evaluates the client's history and current situation to determine the best type of housing and supportive services for the client. As part of the intake process, clients are also assessed for eligibility for mainstream benefits.

During the consultation process with the Continuum of Care, there was an expressed need for improvement or expansion of the coordinated entry system to allow for more access points and the inclusion of additional resources.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

During the consultation for this plan, homeless needs included support for better outreach, prevention, and coordinated entry. Families at risk of homeless were specifically cited as one population that had needs that were not being addressed with outreach and prevention. It was suggested better coordination with the schools could be an avenue to address this need.

While the special needs populations are well-served in the community, demographic trends such as the entry of baby boomers into the elderly and frail elderly populations will strain available resources of current providers. As the population ages, the needs of the elderly may extend beyond the current capacity of the service delivery system. During the consultation process, service providers indicated a growing need for accessibility improvements for aging and disabled homeowners. Other needs included senior transportation.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

Will County has a strong service delivery system. Most agencies participate in the Will County Continuum of Care, Community Services Council of Will County, or the informal interagency network and share information frequently. The Continuum of Care is planning to undertake a strategic planning process of its own with the purpose of creating a more efficient operational plan. The County, the City of Joliet, and local area health providers will provide funding for the plan in the 2019 and 2020 program years. The City will continue to provide technical assistance to its existing partners to expand their capacity and will assist new organizations looking to carry out programs in line with the priorities and goals of this Consolidated Plan.

The County will continue to work over the five year period on the following areas to create a stronger institutional structure.

- Increased capacity of existing and new affordable housing providers to better serve the unmet need across the county.
- Better collaboration between the Continuum of Care and the workforce training system to develop effective diversion strategies.
- Better collaboration between the Continuum of Care and the County Health Department/MAPP Collaborative to connect housing with health care.
- Better collaboration and outreach through school districts for families at risk of homelessness, potentially through District 204's Youth Experiencing Success in School (YESS) program.
- Development of a land bank or a capability similar to land banks to serve redevelopment of target areas.
- Better collaboration with community-based organizations working in high need areas, including CDBG target areas.

SP-45 Goals - 91.415, 91.215(a)(4)

#	Goal Name	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Condition of Housing Stock		Affordable Housing	CDBG: \$175,000	Homeowner Housing Rehabilitated: 315 Housing Units
2	Create Affordable Housing		Affordable Housing	HOME: \$4,986,581	Rental units constructed: 30 Housing Units Owner units constructed: 10 Housing Units TBRA Units Assisted: 50 Households Assisted
3	Increase Homeownership		Affordable Housing	CDBG: \$300,000	Persons assisted with housing Counseling: 2000
4	Reduce Homelessness		Homelessness	ESG: \$730,470 CDBG: \$1,118,220 HOME: \$500,000	Persons assisted with Overnight Shelter: 375 Person assisted with Homeless Prevention: 500 Households assisted with TBRA/Rehousing: 35 Persons served with public service: 1500
5	Eliminate Blighted Conditions		Non-Housing Community Development	CDBG: \$150,000	Buildings Demolished: 15 Buildings
6	Increase Economic Opportunities		Non-Housing Community Development	CDBG: \$200,000	Jobs created/retained: 20 Jobs
7	Improve Neighborhood Infrastructure and Facilities		Community Development	CDBG: \$6,693,660	Public Facility or Infrastructure Activities: 24,000 Persons Assisted
8	Improve Public Services		Special Needs Housing Community Development	CDBG: \$423,660	Public service activities: 1500 Persons Assisted
9	Planning, Administration, and Capacity Building		All	CDBG: \$2,114,812 HOME: \$783,522 ESG: \$54,785	Other: 1 Other
10	Advance Fair Housing and Equal Opportunity		All	CDBG: \$100,000	Other: 1 Other

Estimates for Five Year HOME Affordable Housing Goals

Extremely Low Income	75 families
Low Income	45 families
Moderate Income	15 families
Total Units	135 families

These estimates are based on the assumption that funding levels will remain fairly consistent for the term of the plan and expected program funding. This includes funding for 75 TBRA households (extremely low income), 35 rental units (low income), and 25 new homeowner units (15 moderate income and 10 low income).

1. Improve Condition of Housing Stock

The County will use available federal resources to support the improvement of existing housing stock. This may include comprehensive rehabilitation programs or programs targeted to address a specific issue or clientele. This includes but is not limited to emergency repair programs, minor repair, and accessibility improvements for seniors and disabled populations.

2. Create New Affordable Housing

The County will use available federal resources to subsidize the development of new affordable housing units. Eligible projects may include new construction or the acquisition and rehabilitation of existing properties. Housing may be rental or homebuyer. The County will also provide support to tenant-based rental assistance programs with the goal of making existing, market rate rental properties affordable to low- and moderate-income populations.

3. Increase Homeownership

Homeownership is a traditional path for households to build equity and wealth and to invest in their community. The County will use available federal resources to provide down payment and closing cost assistance to income-eligible homebuyers. The County will also support counseling and educational programs to help low- and moderate-income households navigate the homebuying process and prevent foreclosure.

4. Reduce Homelessness

The County will use available federal resources to reduce the levels of homelessness in the community through prevention, re-housing, and support of existing emergency and transitional housing resources. The County will coordinate closely with the Continuum of Care, its member agencies, and other community stakeholders to prevent homelessness when possible and to reduce its impact on families and households when it does occur.

5. Eliminate Blighted Conditions

The County will use available federal resources to demolish and clear blighted structures to eliminate factors that contribute to neighborhood decline and make private investment and redevelopment more feasible.

6. Increase Economic Opportunities

The County will use available resources to programs and projects that create economic opportunity and access to suitable living environments. Funds will be used to help local businesses to respond to the ongoing issues arising from COVID-19. Potential projects and programs include small business assistance programs, microenterprise programs, job training, and other supportive services to assist low- and moderate-income households.

7. Improve Neighborhood Infrastructure and Facilities

The County will use available federal resources to subsidize the rehabilitation or development of neighborhood facilities and infrastructure in order to improve the sustainability of older, low- and moderate-income neighborhoods. Potential projects include streets, sidewalks, flood drainage, water lines, and sanitary sewer improvements. The County will also invest in neighborhood facilities that provide access to crucial services for residents.

8. Improve Public Services

The County will use available federal resources to increase access and availability of crucial social services to low- and moderate-income persons. Eligible public services include those targeted to specific populations, such as homeless, at-risk youth, young families (childcare), seniors, and the disabled. They also include programs aimed at increasing access to economic opportunity, such as job training and supportive services, and improving community health, such as programs that increase access to health care, mental health, and healthy food. Public service funds may also be used to affirmatively further fair housing for all protected classes in Will County.

9. Planning, Administration, and Capacity Building

The County will use available federal funds to comply with the planning, administrative, and reporting requirements associated with the HUD grants. A portion of funds may be used to conduct neighborhood planning efforts, increase capacity of local stakeholders through technical assistance, and assist non-profit housing developers actively working on development projects to cover a portion of their operating costs.

10. Advance Fair Housing and Equal Opportunity

This goal includes actions to affirmatively further fair housing and advance equal opportunity. Fair housing activities may include education, outreach, planning, and support for fair housing advocates. The County will support projects to reduce racial disparities in health, education, and other areas that affect quality of life and access to opportunity in high need areas. All actions and efforts of the County taken during this Consolidated Plan will take equity and inclusion into consideration. This includes determining who is not included in the work, what are potential barriers to inclusion, and how to overcome those barriers.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

In 2019, HAJ submitted an annual and five-year plan that outlines its upcoming mission and goals. Some of the major goals of the five-year plan include:

- Expanding the supply of assisted housing
- Improving the quality of assisted housing
- Increasing assisted housing choices
- Improving community quality of life and economic viability
- Promoting self-sufficiency and assisting development of families and individuals
- Ensuring equal opportunity in housing for all Americans

Need to Increase the Number of Accessible Units, if required by a Section 504 Voluntary Compliance Agreement.

The Housing Authority is not currently subject to a Section 504 Voluntary Compliance agreement.

Activities to Increase Resident Involvements

The Housing Authority of Joliet holds regular meetings of its Resident Advisory Board. The board has members from each development. The authority has policies and procedures currently in place to encourage active participation from residents. Residents are invited to meet and greet, share their concerns and organize activities for their developments.

In regard to homeownership, the authority administers a self-sufficiency program. The County will coordinate and partner with the authority to market its programs when public housing residents or voucher holders are potential beneficiaries. The County will meet with HHA on semiannual basis to discuss and provide for opportunities for residents to become more involved with other opportunities offered by the County.

Is the public housing agency designated as troubled under 24 CFR part 902?

The Housing Authority is not currently designated as a troubled agency.

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Regulatory barriers to affordable housing are public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits. These barriers can increase development costs by as much as 35 percent. A number of causes, including infrastructure costs, local building practices, bureaucratic inertia, and property taxes contributed to this network of barriers. When partnered with the Not In My Back Yard (NIMBYism) opposition that often arises against the location of affordable housing units, new developments struggle to get past the initial feasibility stages.

Will County's CDBG program operates as an Urban County, meaning that affordable housing programs and projects are not subject to a single set of regulatory policies. Instead, the policies of each participating community has the potential to effect affordable housing. Zoning and minimum lot sizes both have an adverse effect on the number of potential opportunities for affordable housing development within the county.

The County is in the process of developing County-wide policies which will provide a framework for all communities and builders within the area.

- Encourage redevelopment and infill to allow efficient use of existing housing stock and infrastructure
- Allow development of diverse housing types including multifamily
- Accommodate additional housing units in developed areas
- Support housing options for varying incomes and lifestyle choices and changes
- Promote equitable, fair, and inclusive development
- Practice responsible and sensible land use by supporting TOD, employment center housing, mixed use, low impact development
- Encourage housing that is accessible by a variety of transportation options
- Remove barriers to accessible and affordable housing development
- Cultivate an environment supportive of public and private funding partnerships
- Encourage sustainability through conservation and efficiencies
- Create Affordable Housing Fund. Request the County Board to match the HOME Program to provide additional funds for affordable housing goals

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

Intake and Assessment

The Continuum of Care will emphasize a multi-site, “no wrong door” approach to ensure persons seeking assistance from any agency involved with the CoC is properly assessed and guided toward the right housing outcome. The access points for the system of care will include:

- Catholic Charities-Diocese of Joliet
- Cornerstone Services
- Morningstar Mission
- Will County Center for Community Concern
- Crisis Line of Will and Grundy Counties
- other organizations that will be added late.

Coordinated Assessment will assist in determining eligibility for homeless and at-risk programs, the proper intervention best suited to the individual client, and the proper level of services needed to prevent or end homelessness for the individual/family. Those at-risk of homelessness who do not meet the eligibility requirements for homeless prevention are matched with other mainstream benefit programs. Those who are literally homeless that do not meet rapid re-housing prioritization scores or who require a higher level of support than that program will provide are referred to the same mainstream programs, transitional housing programs, or permanent supportive housing programs based on their individual needs and barriers to securing stable housing. ESG Homeless Prevention and Rapid Re-Housing providers develop a plan with each program participant on how they will retain permanent housing after the ESG assistance ends.

Addressing the emergency and transitional housing needs of homeless persons.

Most funding for shelters comes from state funds and is used to increase the quality of temporary shelters provided to homeless people by assisting with the operating costs of the shelters operated by the Catholic Charities-Diocese of Joliet and Guardian Angel Community Services. Operational costs include maintenance, rent, security, equipment, insurance, utilities, furnishings, and necessary supplies. Shelter are able to meet supportive service needs of clients through the provision of case management, childcare, education services, employment assistance and job training life skills training, transportation, and services for special populations. Hotel and motel stays will be used to supplement shelter space given availability of funds and need.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The overarching goal of the Continuum of Care is to end homelessness. This does not mean no one will ever experience a housing crisis again. Changing economic realities, the unpredictability of life, and unsafe or unwelcoming family environments may create situations where individuals, families, or youth could experience, re-experience, or be at risk of homelessness. An end to homelessness means that the community will have a systematic response in place that ensures homelessness is prevented whenever possible and when it does occur, it is rare, of short duration, and only occurs once.

Housing First is an evidence based homeless assistance approach that seeks to remove barriers and centers on quickly moving individuals and families experiencing homelessness into permanent housing. Once housing is secured, then people are connected to supports including physical and mental health, education, employment, substance abuse and other community-based supports that people need to keep their housing and avoid returning to homelessness.

Rehousing

Rapid Rehousing is a critical component of shortening the time of homelessness, moving households out of temporary shelters, and in some cases bypassing the shelter system entirely. The major components are: Housing Identification, Rent and Move-In Assistance, and Case Management and Services. The CoC estimates that approximately 500 persons exiting the shelter system could utilize rehousing.

Rehousing services are provided by Will County Center for Community Concerns, Catholic Charities-Diocese of Joliet, Guardian Angel Community Services, and Aunt Martha's.

Homeless Prevention

This funding is allocated to Will County Center for Community Concerns and Catholic Charities Diocese of Joliet and the funded activities are designed to prevent an individual or family from moving into an emergency shelter or living in a public or private place not meant for human habitation. This is done through housing relocation and stabilization services (as provided through the Rapid Re-Housing component) and short-and/or medium-term rental assistance (as well as up to 6 months of arrears). Will County Homeless Prevention Funds are awarded to Will County Center for Community Concerns and are matched by CDBG public service funding and private funding acquired by WCCCC.

Permanent Housing

The CoC recently partnered with the Housing Authority of Joliet to utilize 25 Housing Choice Vouchers (HCV) to attain permanent, stable, and affordable housing. Fourteen vouchers are slotted for a "Move On" program component that allows households who no longer need intensive supportive services to transition to private market rental housing. Six vouchers are slotted for the "Move Up" program

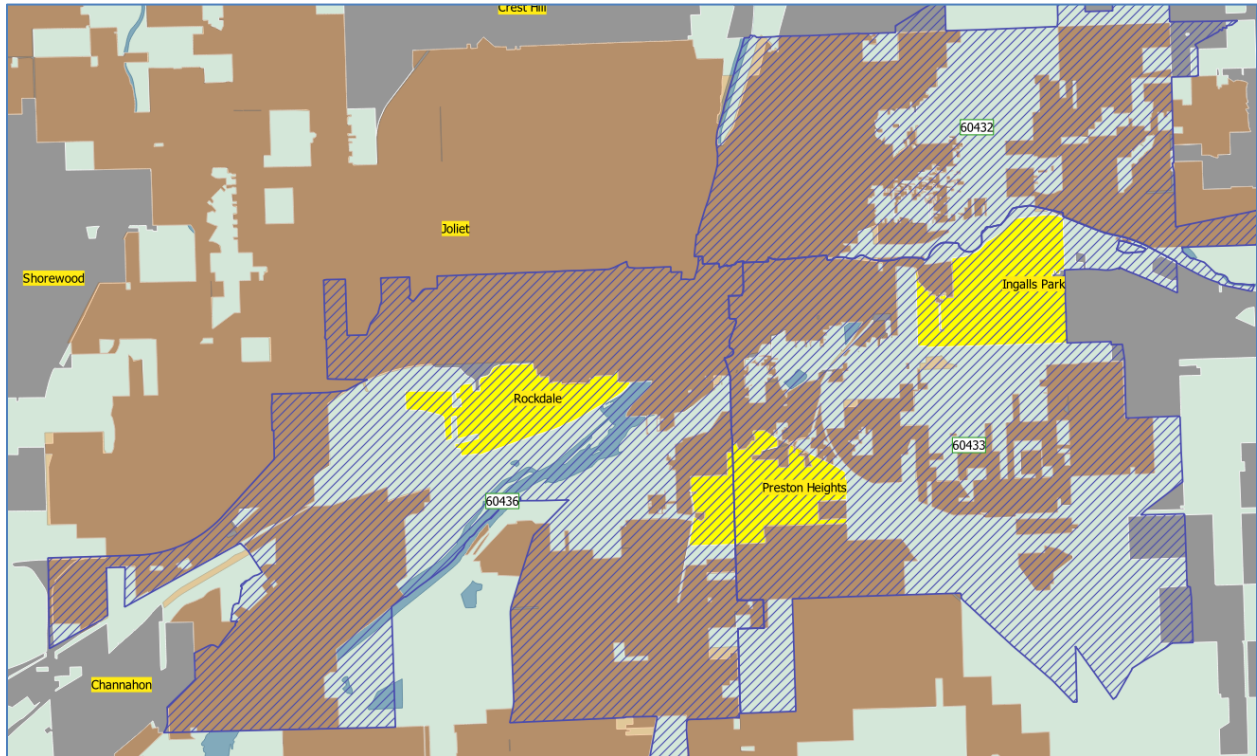
component to help clients using rapid re-housing to move to a more supportive program. The last five vouchers will be reserved for persons who are literally homeless.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Lead poisoning is one of the most widespread environmental hazards facing children today and is considered to be the most serious environmental threat to children's health. Exposure to lead is especially dangerous for pregnant women and households with children under the age of six.

Many homes built before 1978 have lead-based paint. One of the most common causes of lead poisoning today is deteriorated lead-based paint in older homes and contaminated dust and soil. Soil that is contaminated with lead is an important source of lead exposure because children play outside and very small children frequently put their hands in their mouths.

In Will County, lead paint is a common problem throughout older neighborhoods given the age of housing. Based on the data from the Illinois Department of Public Health, three zip codes within Will County are categorized as high-risk for lead poisoning. These three zip codes, 60432, 60433, and 60436 include the City of Joliet and unincorporated neighborhoods immediately adjacent to Joliet, including Rockdale, Ridgewood, Ingalls Park, and Preston Heights (see map below).



In Illinois, screening to detect lead poisoning is done primarily by family physicians and medical providers. It is recommended that children are evaluated for lead exposure each year during the first six years of life. Screening is done by questionnaire except for children who live in a high-risk area (zip codes 60432, 60433, and 60436). Children who live in these areas should be screened using a blood test.

Actions to address LBP hazards and increase access to housing without LBP hazards.

Under HUD program rules, the County is required to address lead paint hazards with different actions based on the amount of funds invested in a project. For minor repair programs and housing programs that are low risk for effecting existing lead paint, the County is only required to provide noticing and implement lead safe work practices. For more comprehensive rehabilitation programs, the County is required to implement interim controls and abatement, which involves removal of the lead paint hazard.

In the current program year, the County is planning on carrying out only limited rehabilitation programs using the resources available through this plan. Limited rehabilitation requires lead safe work practices to ensure any lead in the unit is not disturbed. The County does not foresee conducting any abatement activity in the current program year.

How are the actions listed above related to the extent of lead poisoning and hazards?

As described above, three zip codes within the County have been identified as high-risk areas for lead paint. Owners of units where lead hazards are identified through the state program may need financial assistance to remediate the threat. The County will coordinate with the County Health Department and State in cases such as these.

How are the actions listed above integrated into housing policies and procedures?

All of the County's housing programs funded with HOME, CDBG, and ESG comply with the lead paint requirements of 24 CFR Part 35. Most of the CDBG-funded housing activities require lead safe work practices. HOME-funded rehabilitation, based on the amount of rehabilitation required to bring the unit up to code, may require abatement.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

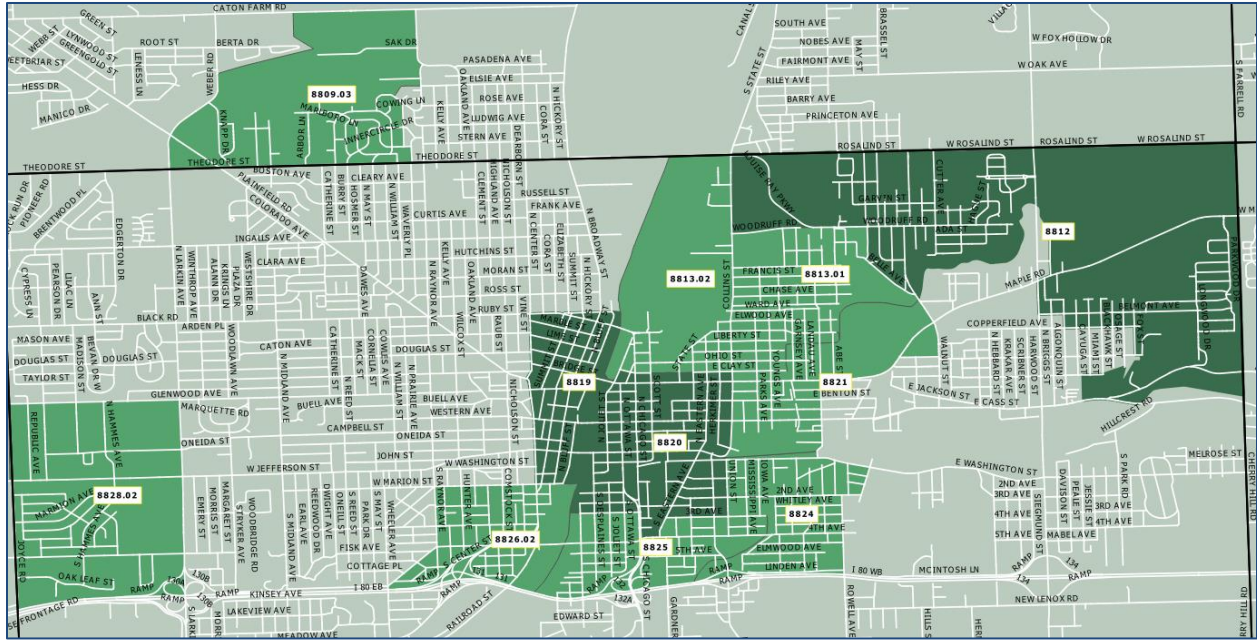
According to the 5-year 2014-2018 American Community Survey, the County as a whole has a poverty rate of seven percent. This represents approximately 47,519 persons. Poverty rates fluctuated widely based on household type, race, educational attainment, and employment status.

- Poverty rates varied widely among racial categories. The poverty rate for African Americans (13.4%) is almost double the overall rate. The rates for Hispanic/Latino (12.2%), Pacific Islander (12.4%), and “Other race” (11.4%) were considerably higher than the overall rate as well.
- Poverty is prevalent in families with children under 18, especially those who under the age of 5. Among age groups, children under the age of five (11.6%) were most likely to live in poverty. It should be noted that this rate for Will County was much less than the State of Illinois as a whole (20%).
- Among persons with a bachelor’s degree or higher, only 2.3% fell below the poverty level. As educational attainment decreases, the poverty rate increases to 4.8% for those with some college or an associate’s degree, 8.1% for high school graduates, to 15.4% for those with less than a high school degree.
- While employment has an obvious effect on poverty status, it does not always raise a household out of poverty. Of those employed, 3,516 persons remained in poverty despite having a full-time job and working throughout the year.
- In 2014-2018, 9.4 percent of households received benefits through the Supplemental Nutrition Assistance Program (SNAP). Of those, 56% had children under 18 and 29% of households included a senior. More than a third of households receiving SNAP were families with a female householder and no husband present.

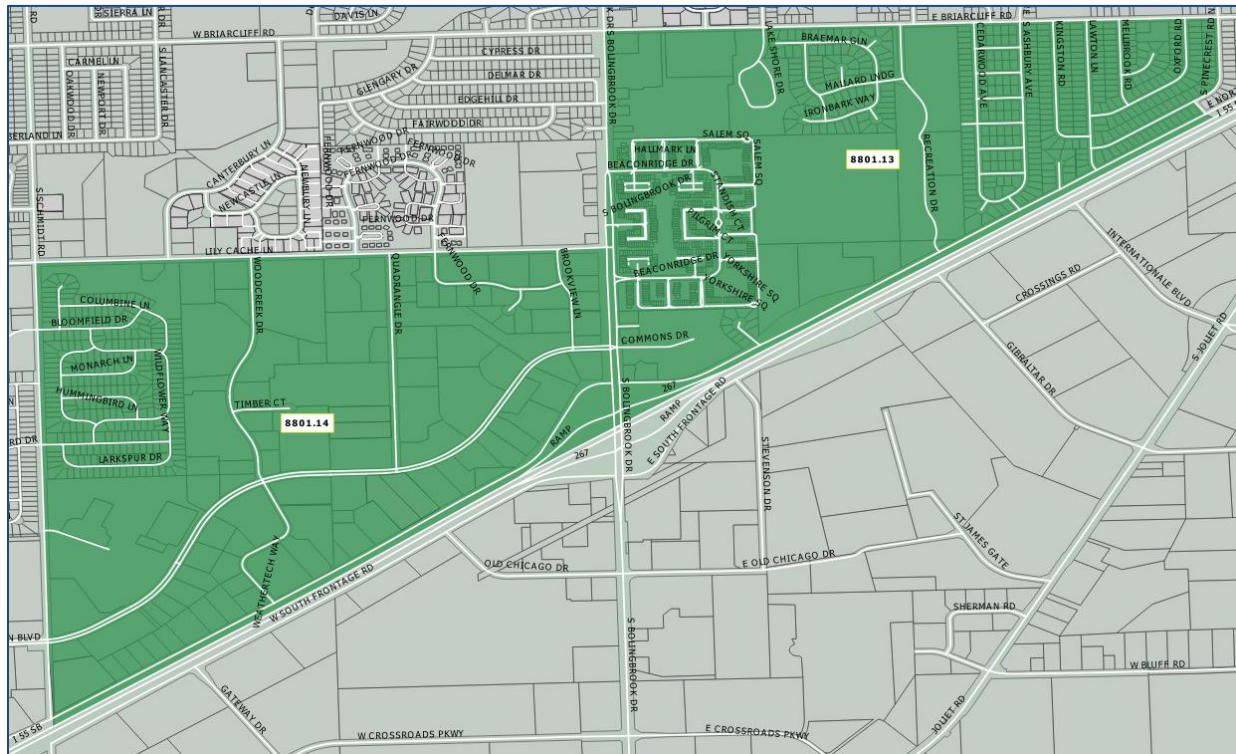
Most households living below the poverty level are not equally dispersed across the county. There are three concentrations of poverty: Bolingbrook, the northern portion of Joliet Township and an area of University Park. A concentration of poverty is defined as a census tract where 20 percent or more of the households have income below the poverty line (see maps below).

While the discussion of anti-poverty is important, there is a large gap between the poverty level and what is considered a “living wage” in the area. The United Way has coined the term ALICE to describe households that are Asset Limited, Income Constrained, Employed. It is a recognition that families above the poverty level will sometimes struggle to make ends meet and are not necessarily able to build wealth. In a 2017 study, the United Way identified a “survival” level income and a stability level income for various family sizes in Will County that are well above poverty guidelines for small families.

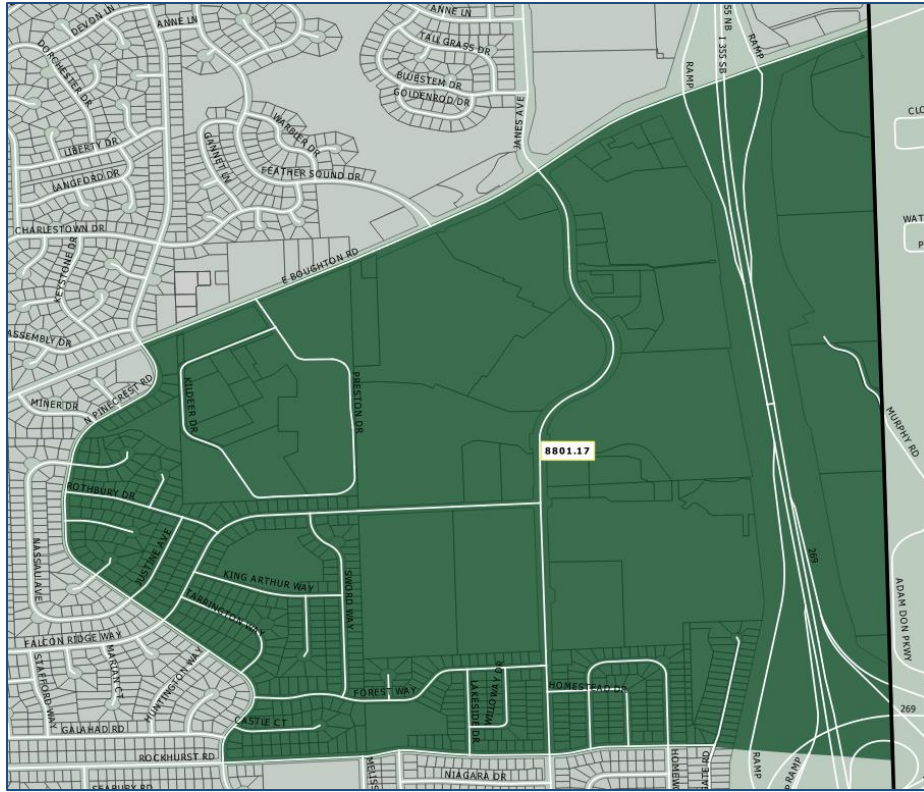
Household Type	Survival		Stability	
	Annual	Hourly	Annual	Hourly
Single Adult	\$25,188	\$12.59	\$38,172	\$19.09
1 Adult, 1 Child	\$35,628	\$17.81	\$55,428	\$27.71
2 Adults, 2 Children	\$71,052	\$35.53	\$92,172	\$46.09



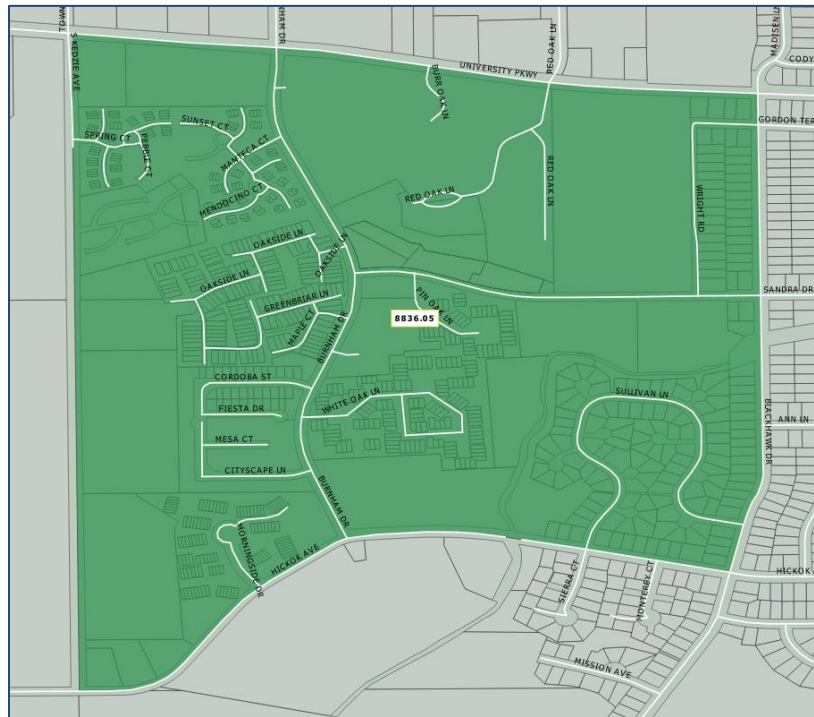
Concentrations of Poverty by Tract – Joliet and Joliet Township



Concentrations of Poverty by Tract – I-55 and Rt 53 in Bolingbrook



Concentrations of Poverty by Tract – I-355 and Boughton Road in Bolingbrook



Concentrations of Poverty by Tract – University Park

A number of unincorporated places and small communities have relatively high numbers of households that meet the ALICE threshold. These include Crest Hill, Godley, Ingalls Park, Lakewood Shores, Rockdale, University Park, and Wilmington.

Community	Households	Percent ALICE & Poverty
Crest Hill	6,917	52
Fairmont	840	61
Godley	219	55
Ingalls Park	1,135	56
Lakewood Shores	541	47
Preston Heights	968	59
Rockdale	771	48
University Park	2,583	58
Wilmington	2,210	50

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families. How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan.

When feasible, the County will provide job training, employment, and contract opportunities for public housing residents and other low- and moderate-income residents in connection with construction projects funded under the Consolidated Plan. This provision helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency. In this way, the County will comply with Section 3 of the Housing and Urban Development Act of 1968. The following goals will be used in relation to Section 3-covered projects: (1) thirty percent of new hires will be Section 3 residents, and (2) ten percent of all Section 3-covered contracts will be awarded to Section 3 businesses.

In regard to the use of CDBG funds to directly affect the number of poverty-level families, the County will provide assistance to non-profits that help poverty-stricken families gain self-sufficiency skills. This includes provision of funding to agencies serving the homeless and those at-risk of homelessness. The County will also support housing development for those with extremely low income and those who require supportive housing.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirement.

The Community Development Division of the County Land Use Department has the primary responsibility for monitoring the Consolidated Plan and the activities that receive federal funding from the grants covered by the Consolidated Plan. The Community Development Division has a monitoring process that is focused on ensuring compliance with applicable regulations and measuring program performance against stated goals. The County maintains records on the progress toward meeting the goals and the statutory and regulatory requirements of each activity.

The primary purpose of the monitoring strategy is to guarantee all projects funded through the Consolidated Plan comply with applicable federal regulations. The monitoring strategy will ensure projects are effectively meeting their stated goals in a timely manner, provide a reporting mechanism to communicate performance, and maintain a high level of transparency and accountability.

The monitoring process will begin with the approval of the annual budget and continue until final closeout of each project. The process can be divided into the following tasks: Desk Review, Annual Onsite Monitoring, Audit Review, and Affordability Monitoring.

Desk monitoring is the process of reviewing documents throughout the program year, including pay requests and periodic accomplishment reports, to gauge compliance. The County will review pay requests and periodic reports upon submittal. If issues arise with a pay request, staff will work quickly with the subrecipient or contractor to resolve the issues and process the payment.

For each pay request, the County will base approval on a number of elements, including budgeted amount, eligibility, allowability, applicability, reasonableness, and adequate source documentation. If the review reveals one or more areas is lacking, the pay request will be returned to the organization that made the request for clarification, correction, or additional documentation as appropriate. If the review reveals the request is unallowable per the OMB standards or federal regulation, the County will return the request to the organization with an explanation as to why the payment was disallowed.

Ongoing Affordable Housing Monitoring

The County must monitor HOME-funded activities for the duration of the affordability period imposed by the HOME regulations. The County will follow internal procedures to ensure compliance with rent and occupancy standards for completed HOME-funded rental projects and ensure that assisted homebuyers comply with resale and recapture requirements, as applicable. As part of its monitoring strategy, the County will review its policies and procedures from the proposal process to project closeout and long-term affordability monitoring to make necessary updates based on changes to regulatory policy and new federal guidance.